

# New York State Documents

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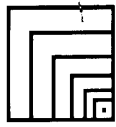
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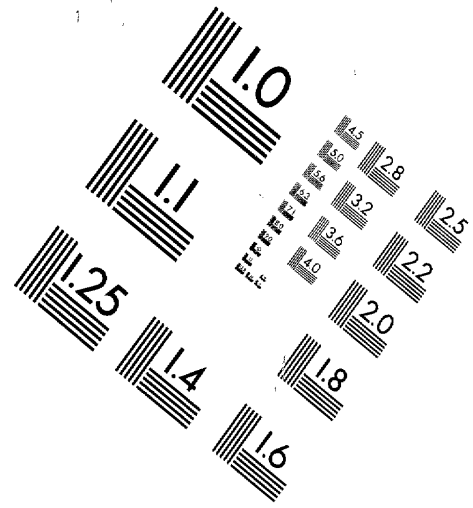
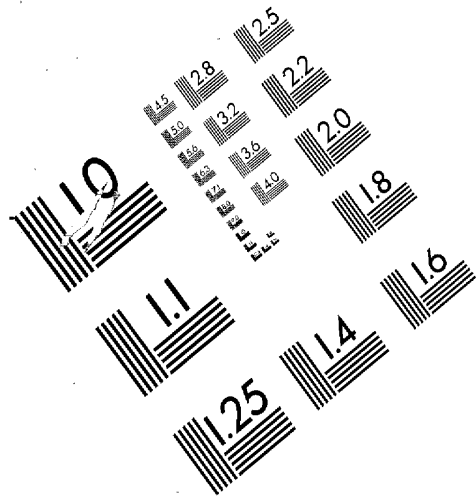
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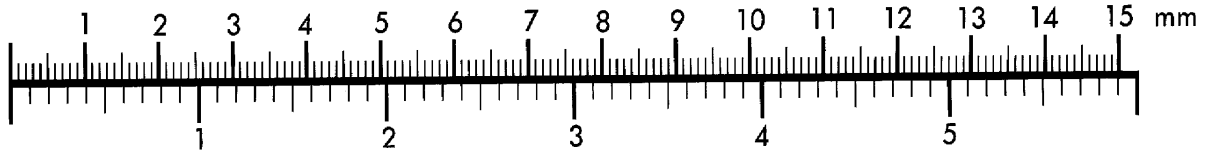


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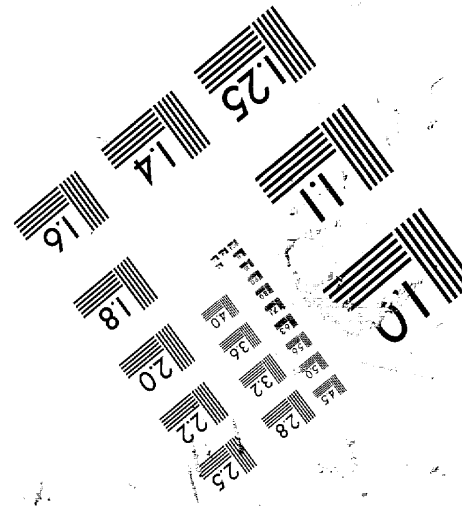
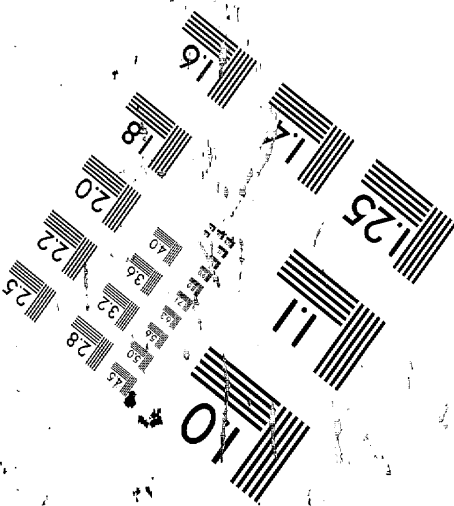
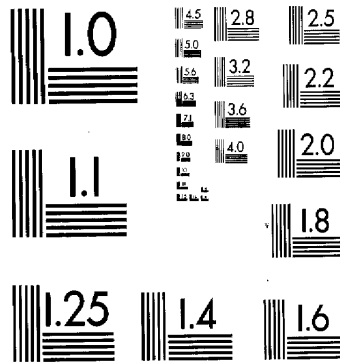
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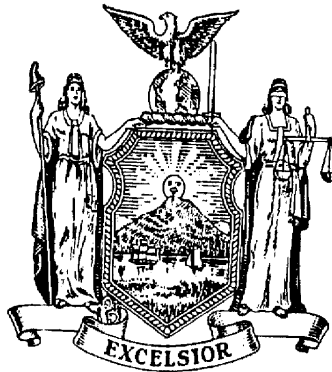
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**ANNUAL REPORT**  
**OF THE**  
**SUPERINTENDENT OF BANKS**



**STATE OF NEW YORK**

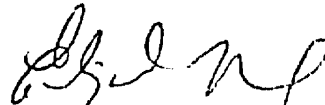
**1996**

STATE OF NEW YORK  
BANKING DEPARTMENT

**To the Governor  
and the Legislature:**

I have the honor to submit the annual report of this  
Department for the year 1996 pursuant to the  
requirements of Section 43 of the Banking Law.

Respectfully yours,



Elizabeth McCaul  
Acting Superintendent of Banks

Albany  
July, 1997

**STATE OF NEW YORK**  
**George E. Pataki, Governor**  
**BANKING DEPARTMENT**

Neil D. Levin

Superintendent

Elizabeth McCaul

First Deputy Superintendent

Edmund P. Rogers, III

Deputy Superintendent and Counsel

**EXAMINATIONS DIVISION**

Daniel A. Muccia

Deputy Superintendent and

Chief Examiner

**DOMESTIC COMMERCIAL  
BANKS DIVISION**

Manuel Kursky

Deputy Superintendent

**FOREIGN COMMERCIAL  
BANKS DIVISION**

Robert H. McCormick

Deputy Superintendent

**THRIFT INSTITUTIONS  
DIVISION**

P. Vincent Conlon

Deputy Superintendent

**CRIMINAL  
INVESTIGATIONS BUREAU**

Joseph Caiola

Director

**CONSUMER SERVICES  
DIVISION**

Stacey M. Cooper

Deputy Superintendent

**ECONOMIC RESEARCH  
DIVISION**

Cathy Weintraub

Director

**LICENSED FINANCIAL  
SERVICES DIVISION**

Peter M. Philbin

Deputy Superintendent

**MORTGAGE BANKING  
DIVISION**

Walter J. O'Meara

Deputy Superintendent

**ADMINISTRATION**

Joseph J. Burns

Chief Administrative Officer

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NOTE: The statements of condition for the supervised institutions which were reported individually in the Annual Report in previous years are now listed in the accompanying spreadsheets:

- Statement of Condition of Banks, Trust Companies, and Private Bankers – June 30, 1996
- Statement of Condition of Banks, Trust Companies, and Private Bankers – Dec. 31, 1996
- Statement of Condition of Savings Banks – Jan. 1, 1997
- Statement of Condition of Savings and Loan Associations – Dec. 31, 1996
- Statement of Condition of Credit Unions – Dec. 31, 1996
- Statement of Condition of Life Insurance Departments of Savings Banks and Savings Bank Life Insurance Funds – Dec. 31, 1996
- Statement of Condition of Licensed Lenders, Investment Companies, Safe Deposit Companies, and Mutual Trust Investment Companies – Dec. 31, 1996

## THE STATE BANKING SYSTEM

Among the most significant events of 1996, which are covered in greater detail below, were the following:

- Governor Pataki Determines That Banks and Trust Companies May Form Insurance Sales Subsidiaries;
- The New York State Banking Department creates its own Web Site on the Internet, winning raves from the financial services industry and consumers;
- New York State Banking Board Considers Changes To Foreign Bank Supervision Policies;
- Banking Board Approves Chase Manhattan-Chemical merger, one of the largest in U.S. history;
- National liquidation continues, resulting in full reimbursement to all accepted claimants;
- The Banking Department's Consumer Services Division conducts statewide seminars on Community Reinvestment Act (CRA) and Small Business Lending initiatives;
- Superintendent Levin prepares Banking Department for January 1997 arrival of the Automatic Teller Machine (ATM) Safety Act and the June 1997 Interstate Banking and Branching Act, more commonly known as Riegle-Neal;
- Superintendent Levin recommends adoption of state "wild card" legislation and clarifications to the Riegle-Neal Act of 1994.

### GOVERNOR DETERMINES BANKS MAY ENTER INSURANCE FIELD

When the right of national banks to sell insurance was upheld by the US Supreme Court in March 1996, Governor George E. Pataki resolved that State-chartered institutions needed comparable powers. Toward that end, in June 1996, the Governor, Superintendent of Banks Neil D. Levin, and Superintendent of Insurance Edward Muhl announced that, under current New York State law, banks and trust companies may establish corporate subsidiaries for the purpose of becoming licensed agents of insurance companies. State-chartered banks and trust companies in 35 other states already possess such powers, according to the Conference of State Bank Supervisors.

The subject of insurance sales powers had been the focus of intense interest in the New York financial services industry since a U.S. Supreme Court ruling in March 1996. The Court's decision in *Barnett Bank of Marion County N.A. v. Nelson* upheld the right of nationally-chartered banks to sell insurance when they are located in small towns

of 5,000 or less. The Pataki Administration's determination does not have a population restriction.

Governor Pataki outlined the following procedures to govern the approval process. A State-chartered bank or trust company would apply first to the Banking Department for permission to establish a subsidiary corporation for the purposes of engaging in insurance sales activities. Having received such approval from the Banking Department, the corporation would then make application to the Insurance Department for an agent's or broker's license.

Superintendent Levin issued a six-page advisory letter to New York's state-chartered banks and trust companies in September 1996, clarifying all of the procedural and legal questions the initiative raised. The advisory letter also discusses in some detail the many issues which the management of the bank or trust company--and the officers at their potential insurance sales subsidiary--may wish to consider, such as staffing, disclosures, and consumer-related matter.

### **BANKING DEPARTMENT LAUNCHES WEB SITE**

The New York State Banking Department oversees financial institutions with assets totaling \$1.3 trillion, giving it one of the largest regulatory portfolios in the United States. As such, immediate access to reliable information is an essential part of the Department's operations.

The same can be said for the consumers and industry professionals who interact with the Department on a regular basis and, while phone calls and correspondence via the U.S. Mail will always have a place in business, technological changes requires constant innovation, whether it be in the public or private sector.

The Banking Department's launch of a Web Site on the Internet is perhaps one of the most significant developments in its recent history. Starting with its debut in August 1996, the following address--<http://www.banking.state.ny.us>--became one of the most popular governmental Web Sites in New York. Some reasons why the site has received thousands of 'clicks' in recent months:

- Fledgling entrepreneurs are now able to download a check casher's or mortgage broker's license without calling or visiting 2 Rector Street, site of the Banking Department's headquarters in lower Manhattan.

- Consumers can obtain the latest information on banking services and products, quick answers to frequently asked consumer questions, as well as a complete list of institutions regulated by the Banking Department.

- The banking industry, financial press, and other interested parties can now access directly the Department's press releases, the Weekly Bulletin and the full text of new regulations and legislative initiatives.

- Community groups and individuals who track Community

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Reinvestment Act (CRA) ratings and upcoming CRA exam schedules may monitor developments in both areas on a regular basis.

- A Directory of Sources of Government and Private Sector Financial Assistance for Small Businesses, compiled by the Department's Economic Research Division, is available to interested parties visiting the Web Site. Finally, Internet users may contact Department staff via Internet e-mail.

### FOREIGN BANK SUPERVISION CHANGES CONSIDERED

Even though banks such as Daiwa and Barings faded from the headlines in 1996, the New York State Banking Department moved swiftly this year to avert future instances where a single trader could somehow imperil the fiscal health of an entire institution. In November 1996, the New York State Banking Board, the 17-member policy making body which is chaired by Superintendent Levin, proposed for comment a new regulation that would require periodic independent external audits at State-licensed branches and agencies of foreign banks as well as, in some instances, annual external audits and/or comprehensive on-site internal audits, depending upon the ratings resulting from their supervisory activities or the level of risk activities of their New York operations.

The public comment period did not expire until February 1997 as the 1996 Annual Report went to press so that the final form the proposal will take was not available. While the proposal was being formulated, the Banking Department aggressively met two other challenges in the summer of 1996, both of which dealt with foreign banks operating outside of U.S. rules: Bangkok Metropolitan Bank (July 1996) and Long Term Credit Bank of Japan (August 1996).

A brief synopsis of each incident follows:

- Bangkok Metropolitan agreed to pay a \$3.5 million fine and cease US operations to settle charges it falsified records and misled federal officials by concealing its ties to two US companies its officers had created. The agreement was made official in a consent degree reached between the Bangkok Metropolitan, the Federal Reserve Board and the New York and California Banking Departments. By the end of 1996, the bank closed its agency offices in New York and San Francisco.
- Long Term Credit Bank of Japan's (LTCB) U.S. unit agreed to a fine of \$1 million for falsifying bond trading records and other banking violations. The penalty is believed to be the largest ever levied by the New York State Banking Department and covered a period dating back to March 1995. In addition, the bank's New York-

## SUPERINTENDENT OF BANKS

based trust unit was barred from the securities lending business for an indefinite period, with the right to reapply to such business. The wrongdoing centered around a trader at Long Term Credit Bank of Japan who conducted unauthorized securities transactions and falsified records to conceal the trades.

In a related development in August 1996, Superintendent Levin issued a two-page letter to the chief executive officers of all State-chartered or licensed financial institutions, domestic or foreign. Entitled "Vacation Policy As An Internal Control Safeguard," the letter stated, in part, that: "...The New York State Banking Department considers it to be a prudent business practice for every bank, and branch or agency of a foreign banking corporation, to promulgate and maintain a written vacation policy..." At a minimum, this policy should cover those officers and employees involved in or engaged in transactional business or having the ability to change the official records of the institution, Superintendent Levin stated: "Employees in such sensitive positions should be required to take two consecutive weeks of vacation (or other leave) on an annual basis. during such time, the officer or employee must be off-site and off-line....such a policy is considered an important internal control safeguard and is in accordance with safe and sound banking," Superintendent Levin stated.

### BOARD APPROVES CHASE-CHEMICAL MERGER

The New York State Banking Board approved on January 11, 1996 the merger between the holding companies of Chase Manhattan Bank and Chemical Bank, an action which removed the last regulatory hurdle to creating the nation's biggest bank.

The merged organization, with assets in excess of \$300 billion, elected to retain Chemical's New York State banking charter and kept its headquarters in mid-town Manhattan. The Banking Board vote, which was unanimous, came only months after an August 1995 Chase-Chemical press conference, in which the two institutions announced a definitive agreement to merge in a stock-for-stock transaction.

"The financial services industry is in the midst of the greatest period of consolidation in its history, and we are seizing upon a truly unparalleled opportunity to create a premier global financial services company," said Walter V. Shipley, in a prepared statement after the Chase-Chemical Board of Directors approved the merger. Mr. Shipley, who was Chemical's Chairman and Chief Executive Officer, is now the Chairman and CEO of the new Chase. Prior to the merger, it was estimated that the two institutions employed almost 75,000 in 39 states as well as 51 countries worldwide.

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## NATIONAR LIQUIDATION CONTINUES

The liquidation of Nationar, which was seized by the New York State Banking Department in February 1995 because of its severe cash flow problems, continued to be a high priority in 1996.

Superintendent Levin sought, and received, Court permission to disburse funds to Nationar's creditors throughout the year, starting with priority claims and eventually including even accepted unsecured claimants. By year's end, the disbursement totaled more than \$300 million. The Banking Department's ability to reimburse all of Nationar's approved creditors, and partially repay its subordinated debtholders, was testimony to the efficiency and successfulness of this liquidation, a view shared by the industry.

"Considering the complexity of it (the liquidation), people are rightfully pleased with the Banking Department," said Thomas M. O'Brien, president and chief executive officer of North Side Savings Bank, Floral Park, NY (American Banker, July 8, 1996). "...At the end of the day, people will be much better off than they ever estimated."

Nationar, a State-chartered trust company with headquarters at 330 Madison Avenue, Manhattan, provided check-clearing, data processing, and other financial services to its customers, most of whom were financial institutions. The monies for the disbursements were derived from the conservation and management of Nationar's assets, including the proceeds from the sale of Nationar's business units.

## CRA, SMALL BUSINESS LENDING FORUMS PRAISED

The Banking Department's Consumer Services Division, charged among other things with overseeing compliance with the Community Reinvestment Act (CRA), underwent a major reorganization in 1996. Stacey Cooper, a 10-year veteran of the Banking Department's Legal Division, was appointed Deputy Superintendent-Consumer Services in March 1996 and, at Superintendent Levin's behest, implemented a number of significant policy changes.

CRA requires the Banking Department to assess a banking institution's record of helping to meet the credit needs of the communities in which they do business, including low and moderate income areas, consistent with safe and sound operations. New York State is taking a leadership role in enfranchising communities by explaining the CRA framework, allowing comments to be front-loaded during the examination process and accepting comments on the CRA review mechanism. While providing certainty and consistency to banks, the system is made fairer to communities.

During 1996, the Department continued to pursue four primary goals with respect to CRA: a) improving the Department's analytical capabilities and the quality of the assessment process generally; b)

encouraging greater and more timely public input in the CRA process; c) harmonizing the New York CRA structure with significant and substantive revisions to the federal regulatory scheme; and d) at the same time, minimizing any unnecessary regulatory burden on the institutions subject to CRA.

In addition, as part of the Department's Community Outreach program to facilitate greater community participation in the CRA evaluation process and to publicize the Pataki Administration's commitment to CRA enforcement and administration, the department sponsored five well-attended public workshops in July and August. These meetings were part of the Department's new strategy of aggressively seeking community comments before CRA examinations occur and to clarify for community groups the obligations imposed on banks by CRA. The forums were held in Syracuse (July 16), Binghamton (July 22), Albany (July 25), New York City (July 29), and Buffalo (August 5).

In a related endeavor, the Banking Department's Consumer Services Division sponsored two forums in October 1996 on small business lending. The forums included panelists from the U.S. Small Business Administration (SBA), New York State's Empire State Development Corporation (ESDC), and leading figures in the banking industry. Held in New York City (October 16) and Rochester (October 31), the discussions were primarily designed to provide technical assistance to entrepreneurs seeking access to capital for small businesses.

### **PREPARATIONS BEGIN FOR 1997's LAUNCH OF INTERSTATE BRANCHING, ATM SAFETY ACT**

In February 1996, Governor Pataki's banking program legislation was approved by the State Legislature. The measures will have long-term consequences for the Banking Department, financial industry officials, and consumers statewide.

The first part of this legislation, calling for early "opt-in" under the Federal Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994, makes it easier for New York State-chartered banks to begin negotiations to expand across state lines and, conversely, allows out-of-state institutions to formally consider the manner in which they will make entry into the New York market. Full interstate branching activities begin nationwide on June 1, 1997, in accordance with the provisions of Riegle-Neal. Superintendent Levin's discussions of the issue appeared in a number of major publications, most notably the June 1996 edition of Empire State Report ("Banking Without Borders") and the September 1996 edition of U.S. Banker ("Giving Banks A Choice").

The federal legislation eliminates the remaining federal restrictions on both interstate bank holding company expansion and

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interstate branching. Riegle-Neal requires that states make their own grant of authority to allow interstate powers for State-chartered institutions.

In calling for the passage of the early "opt-in" legislation, the Governor said: "Banks that have to wait until June 1997 inevitably will be forced to play catch-up with those who have already been authorized to initiate interstate banking and branching activities, opting-in early is consistent with New York's historical commitment to greater competition and expanded opportunity in the field of interstate banking and branching activities."

The ATM Safety Act, the second part of the Governor's legislation, provides for uniform statewide security measures at Automatic Teller Machines (ATM's). The provisions of the ATM Safety Act became effective January 1, 1997. The Banking Department is charged with ensuring compliance with the law, which requires banking institutions to install surveillance cameras and locking entry devices at terminals used after regular business hours. Moreover, ATM's statewide must now have adequate lighting, reflective mirrors, and posted information for consumers.

The bill does not apply to certain unenclosed ATM's located at sites such as supermarkets, airports, schools and other public buildings if access to such facilities is available only during the regular hours of operation of the building, structure, or space in which the machine is located.

For an additional discussion of New York's "opt-in" under Riegle-Neal, the ATM Safety Act and other significant laws enacted in 1996, see the discussion under the caption "Highlights of Banking and Related Legislation in 1996."

#### **LEVIN URGES ADOPTION OF 'WILD CARD' BILL**

To ensure that New York's State-chartered banks don't lose ground to nationally-chartered institutions, Governor Pataki and Superintendent Levin urged the State Legislature to adopt so-called "wild-card" legislation. If passed by the Legislature and signed by the Governor, the bill would allow the Superintendent of Banks to authorize for state banks any activity allowed to national banks, such as insurance sales and the sale of other financial products. Eugene Ludwig, the U.S. Comptroller of the Currency, extended these powers to national banks in November 1996.

Boosting the state charter is particularly important in New York because eight of the state's 10 largest banks are State-chartered. New York currently has 147 State-chartered banks and 70 nationally-chartered institutions. These banks employ more than 210,000 statewide and have in excess of \$800 billion in total assets, according to a survey conducted by the New York State Bankers Association.

Many of Superintendent Levin's speeches in 1996 stressed his

efforts to strengthen the State charter and his belief in the dual banking system. Toward this end, he launched a survey in which he asked State-chartered institutions to comment on the Department's examination process. On the federal level, as the June 1, 1997 effective date for interstate branching approached, Superintendent Levin worked tirelessly on critical amendments to Riegle-Neal. The passage of "wild card" at the State level and amendments to Riegle-Neal at the Federal level could mean be the difference between banks choosing a State Charter over a National charter.

## **HIGHLIGHTS OF BANKING AND RELATED LEGISLATION: 1996**

### **GOVERNOR PATAKI'S PROGRAM BILL**

CHAPTER 9, a Governor's Program Bill, amends the Banking Law to exercise the State's authority under the federal Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994 with respect to interstate branching in New York State. It also enacts the ATM Safety Act which requires specific security measures at certain automated teller machine facilities in New York.

### **INTERSTATE BRANCHING**

The federal Riegle-Neal legislation represents an additional step in the progression towards the elimination of geographical barriers to banking in the United States, a process that began when states began to permit interstate expansion by bank holding companies. Riegle-Neal removed the remaining federal law restrictions on interstate banking and branching activities and constitutes the authorization for federally-chartered banking institutions to engage in these activities. It does not constitute, however, an affirmative grant of interstate banking authority to New York State-chartered banking institutions. Such a grant can be made only by the State Legislature.

Riegle-Neal requires the State to make certain elections with respect to the manner in which interstate branching activity will occur in New York. Chapter 9 permits interstate banking activities to commence in New York State prior to the federally mandated date of June 1, 1997. It provides that out-of-state banks may enter New York through the acquisition of one or more branches of an existing New York institution. After its initial entry into New York, an out-of-state bank may establish additional branches in this State to the same degree and in the same manner, as can New York-chartered banks.

Banks and trust companies are permitted to maintain branch offices of out-of-state banks they acquire through mergers or other acquisitions as their own branches without submitting separate branch applications. The same rule already applies with respect to branch acquisitions from banking institutions headquartered in New York State.

The new statute amends the provisions that limit the

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circumstances under which newly chartered banking institutions may be acquired, to prohibit, in most instances, an out-of-state bank holding company which has acquired control of a New York banking institution that has been chartered for less than five years from merging such institution, or a substantial part of its assets, into an out-of-state bank. This prevents bank holding companies from evading the requirement that initial entry into New York be by means of the acquisition of one or more branches of an existing New York institution. Without this provision, an out-of-state bank holding company that wished to enter New York without making a bona fide acquisition could charter its own New York bank and merge the shell institution into an existing out-of-state bank. An identical prohibition is included with respect to interstate branching transactions.

Acquisition transactions in which the surviving bank is chartered by the State of New York are subject to approval by the Banking Department. The Department only needs to receive notice with respect to acquisitions where an out-of-state bank is the surviving entity.

#### ATM SAFETY ACT

The second component of this Chapter addresses the convenience and safety of automated teller machines by establishing statewide security measures for such facilities in New York State.

The Chapter enacts a new Article II-AA, which mandates that specified security measures be maintained at all ATM facilities including surveillance cameras and adequate lighting and, with respect to indoor facilities, locking entry devices, facility structural requirements, reflective mirrors and posted consumer information. The Act does not exempt institutions from the need to comply with local building codes.

Banking institutions are required to provide the Banking Department with lists of their facilities and keep such lists updated, to report annually as to whether such facilities are in compliance with the provisions of the Act and to provide their customers with written information outlining certain safety precautions to be observed at ATM facilities.

The Banking Department is authorized to enforce the provisions of the Act and obtain statistics collected by law enforcement agencies regarding crimes associated with the use of such ATM facilities. The Superintendent may bring proceedings against institutions for violations of the Act and impose specified penalties. The Superintendent may request the assistance of the Attorney General in collecting such fines.

The provisions of the ATM Safety Act do not apply to any unenclosed ATM located in building that is not a bank, such as a supermarket, airport, school building or public building, if the ATM is available for use only during the regular business hours during which such building or space is open to the public.

The Act preempts all local laws regarding ATM customer safety, except those in effect in New York City on the date the Chapter was enacted.

The Superintendent may, pursuant to regulations (see Part 301) and upon application of a banking institution, grant variances which provide substitute security measures that are substantially as safe as those required by the Act. No such exemptions are available with respect to ATM facilities located in New York City.

Effective: Interstate banking and branching provisions generally effective February 6, 1996; ATM Safety Act effective January 1, 1997

CHAPTERS 6, 70 and 152 each extended the expiration date of the collateral provisions of the 1992 General Municipal Finance Law so that the expanded list of permissible temporary investments of moneys of political subdivisions were to expire, pursuant to Chapter 152, on February 15, 1997.

Effective: Chapter 152 effective June 14, 1996

CHAPTER 33 amends the Real Property Law to specifically state that the priority of a lien created with respect to a reverse mortgage includes all principal, interest, fees, costs, shared appreciation and other charges assessed in connection with the reverse mortgage.

Effective: April 2, 1996

CHAPTER 80 amends the Real Property Law to provide that any borrower who is required by their prospective lender to pay for an appraisal of real property offered to secure a loan, or a consumer credit report, is entitled to request a copy of such appraisal or report. The right to request such appraisals or reports previously applied only to cases where the property was improved by a one-to-six family residence.

Effective: May 14, 1996

CHAPTER 81 amends the Banking Law to eliminate the requirement that junior mortgage loans upon residential real property may not result in an aggregate indebtedness greater than 90% of the appraised value of the underlying property.

The change is intended to provide consumers with increased financing options by enabling them to take greater advantage of the equity in their homes, which can be less costly than other types of financing and may offer tax benefits as well.

Effective: August 12, 1996

CHAPTER 223 amends the Banking Law to authorize the Superintendent to permit licensed lenders to charge an annual fee on open-end loans. Such fees may not exceed the lesser of one percent of the loan or \$50. Licensed lenders who impose such annual fees on open-end loans are required to report annually to the Department providing certain specified information about their lending activities.

Effective: June 26, 1996

Sunset: June 30, 2000

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CHAPTER 304 amends the Estates, Powers and Trusts Law and the Banking Law by limiting the application of the Uniform Gifts to Minors Act to transfers made on or before December 31, 1996 and enacting, to replace it, a new Uniform Transfers to Minors Act to govern transfers made on or after January 1, 1997. The Uniform Transfers to Minors Act is a model law adopted by forty-two states in addition to New York. Thus, the Chapter conforms New York law to the provisions that govern dispositions to minors in the vast majority of jurisdictions. Some of the perceived advantages of the Uniform Transfers to Minors Act are that: custodianship generally continues until the minor reaches the ages of 21, instead of 18; virtually every type of property interest may be held in a custodial account, as opposed to the more limited range of property subject to the Uniform Gifts to Minors Act; and it provides greater protection to both the minors and the custodian.

Effective: July 10, 1996

CHAPTER 411 amends the Tax Law in order to incorporate the relevant provisions of the then current federal law prescribing the treatment of reserves for loan losses by qualifying thrift institutions. The Tax Law had previously relied upon the federal calculation as the starting point for determining the allowable State tax deduction for additions to loan loss reserves by thrift institutions. It was anticipated that the federal provisions might be repealed. Therefore, in order to preserve the State's substantive tax policy and the treatment of loss reserves for State law purposes it was deemed necessary to explicitly set forth the applicable provisions in New York law.

Effective: July 30, 1996 and applicable to taxable years after December 31, 1995

CHAPTER 419 amends the Banking Law to authorize the Superintendent to approve amendments to private bankers' certificates for the purpose of continuing the business in connection with a change in the composition of the partnership without having to obtain the approval of the Banking Board. The law streamlines the approval process since such continuation requests do not require the attention of the banking board, as do new applications generally.

Effective: August 2, 1996

CHAPTER 427 amends the Banking Law to allow licensed lenders to issue joint credit accident and health insurance to husbands and wives who are co-borrowers. The Banking Law already permitted lenders to offer such borrowers joint credit life insurance, but credit accident and health insurance was available only to one spouse or the other. Many couples today rely upon the income earned by two wage earners to repay loans. If one spouse becomes disabled or incapacitated, but the insurance covers only the other spouse, there was a concern that the couple might be unable to repay. The product is optional for consumers.

Effective: August 2, 1996

CHAPTERS 499 and 500 amend the General Obligations Law to clarify and simplify the general power of attorney form set forth in statute. Among the numerous revisions made, separate forms for durable and non-durable general powers of attorney replace the single form previously prescribed.

Effective: January 1, 1997

CHAPTER 513 amends the Real Property Tax Law to add a new category called a "non-mortgagor", defined as a person having title to and occupying a one-to-six family residence located in New York State which is not subject to a mortgage. A mortgage investing institution is authorized to establish real property tax escrow accounts on behalf of non-mortgagors and to enter into agreements to pay real estate taxes on behalf of such parties. Mortgage investing institutions are not required to pay interest on such accounts. Furthermore, if the non-mortgagor fails to make the required payments to a real property tax escrow account within twenty-one days of the due date, the mortgage investing institution may terminate the account upon written notification to the non-mortgagor. The provision authorizes mortgage investing institutions to offer a consumer service to persons who have satisfied their mortgage obligations.

Effective: August 8, 1996

CHAPTER 516, a Banking Department bill, amends the Banking Law to provide that any order of suspension issued to a mortgage banker or mortgage broker may include, as a condition of reinstatement, that the licensee or registrant make restitution to consumers of fees or other charges which, in the determination of the Superintendent, have been improperly charged or collected. This power complements the Superintendent's existing authority to seek revocation, suspension or the imposition of a monetary penalty.

Effective: August 8, 1996

CHAPTER 608 amends Article 11 of the Banking Law to recodify the provisions of law applicable to the organization and operation of State-chartered credit unions. The intent of the revision is to eliminate obsolete provisions and to give State-chartered credit unions greater parity powers with their federal counterparts. In addition, provisions of law that were perceived to be ambiguous are replaced by provisions that specifically address the matters to which they relate. This statute constitutes the first systematic revision of the laws governing State-chartered credit unions since the article was originally adopted in 1945.

Effective: January 1, 1997

CHAPTER 619 amends the General Municipal Law to authorize a municipality's governing board to contract with a courier service to facilitate the deposit of public funds. This obviates the need for a representative of the municipality to transport personally sometimes-large sums of money to the bank. Liability for such funds is

transferred to the courier at the point when the funds are picked up from the municipality.

Effective: September 4, 1996

### **Banking Department Budget**

Total expenses for the operation of the New York State Banking Department were \$43,412,326.27 for the fiscal year 1995-96. This includes \$92,590.00 to the Governor's Office of Regulatory Reform. Also included are the expended sub-allocations of \$91,500.00 to the Governor's Office of Regulatory Reform; \$454,363.91 to the Department of Law; and \$42,000.00 to the Department of Taxation and Finance.

Revenues from examination fees amounted to \$12,462,569.91. The balance was assessed to banking organizations and foreign banking corporations.

The final assessment rate was \$2.64221602 per \$100,000 of assets for all assessed institutions.

For fiscal year 1995-96, revenues of \$3,105,438.83 were collected for investigation, license, other fees and fines, and credited to the General Fund.

**PUBLIC STATEMENTS OF THE  
SUPERINTENDENT OF BANKS**

Reprinted below are certain speeches and statements made during the year by the Superintendent of Banks. They are reproduced here because they are part of the public record and contain matters of sufficient policy interest to be made available in this form.

**Neil D. Levin-Superintendent of Banks**  
**Remarks to the Conference of State Bank Supervisors,**  
**Washington, D.C.**  
**"Conference on Interstate Banking and Branching:**  
**State Laws and Policies"**  
**FEBRUARY 2, 1996**

Good morning and thank you for having me here today to discuss the Strategic Vision for Interstate Branching.

In case any of you haven't heard, the New York State legislature has passed Governor Pataki's Interstate Branching Bill, opting in early to the provisions of the federal Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994. Governor Pataki's legislation is consistent with our state's historical commitment to interstate banking and branching activities, as evidenced by New York having been one of the first states in the nation to pass interstate branching legislation in the Spring of 1992.

Our state's legislation provides that out-of-state banks may enter New York through the acquisition of as little as one branch of an existing New York institution. De novo branching will not be permitted. Governor Pataki was pleased by the passage of the bill, noting that "a robust, thriving banking sector is a key element" to his program for economic renewal in New York State.

The Governor is expected to sign the legislation into law within the next week or so. This is good news for New York's banking environment. The Governor's legislation secures a level playing field upon which New York's state-chartered banking institutions can compete efficiently and effectively with any bank in the country.

Banks serve as the engines that drive the economies of all of our states and our nation. They are the providers of funds to large and small businesses that create the jobs so essential for economic growth. It is in the best interest of all of us to promote laws, policies and practices designed to foster a competitive and innovative banking system.

Some independent bankers though, particularly those that operate in attractive markets, may be concerned about their future prospects. History demonstrates time and time again that well-managed

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independent institutions have a competitive advantage because of their understanding of the needs of local businesses and of the residents of local communities. This is not easily overcome by outsiders who enter new markets.

When our banking laws were changed in New York in the mid-1970's to permit full intra-state branching, many feared at that time that the smaller institutions outside of the New York City area would be swallowed up. In fact, some of the large money center banks from New York City did attempt to enter the markets in other parts of the state, only to find that these were highly competitive markets where dominance was not easily achieved. Studies done by the Banking Department at that time show that fears associated with state-wide branching were unfounded. Although the growth rate of small banks slowed, most have been able to compete effectively with larger banks in an environment of state-wide branching and interstate bank holding company expansion. Here we are today, almost a generation after statewide branching became a reality in my state and New York continues to have a healthy and diverse banking industry, with institutions of all sizes, from smaller community banks to regional banks to multinational banks, offering a wide variety of services to a diverse customer base.

As the regulator of banking institutions in New York state, it is my obligation to ensure that we offering the most attractive state-charter possible--when compared to a federal charter. The Riegle-Neal legislation, with all its complexities and detail, poses numerous challenges to those of us who have the responsibility of regulating and supervising state-chartered banks.

In order to continue the vitality of the dual banking system, the potential competitive disadvantages for our state-chartered banks that result from their having to deal with myriad state regulators when they choose to initiate interstate branching plans needed to be addressed. Working collegially under the auspices of CSBS, my fellow banking commissioners from around the country and I already have made great strides in this direction.

We have unanimously agreed on a protocol that assures all state-chartered banks that choose to operate an interstate branching network a seamless system of bank examinations and supervision. Our goal is to make the comparative regulatory structures for state and federally chartered institutions a non-issue for state chartered banks that wish to branch across state lines. John Bley, Director of Financial Institutions for the State of Washington will moderate a panel that will deal with the specifics of the protocol as the next item on your agenda.

In general, state bank regulators have agreed to present a coordinated examination and supervisory process, with the Home State assuming the primary role as well as the single point of contact to the bank. The Home State will be responsible for Safety and Soundness

concerns of their institutions that choose to branch interstate and the Host State will have responsibility for CRA and consumer protection issues.

We clearly recognize that in order for the state charter to remain competitive and flexible, we must allocate responsibilities among state regulators. We will make sure there is a proper balance in terms of the roles of the Home and Host states. This balance will ensure that Host States do not interpose themselves as additional layers of supervision.

This will not be necessary as Home States will have careful oversight of safety and soundness. We recognize the challenge that this new interstate branching environment poses to state regulators, to learn to think of the world that stretches beyond its borders.

We will rise to this challenge by maintaining the state charter as the charter of choice, a viable alternative to OCC-supervision recognizing diversity while remaining dynamic, flexible and innovative. Many banks that choose the state charter do so because state regulators recognize the important role banks play in their economies.

The state regulators work hard to respond to the special needs and concerns of the institutions they regulate. These needs and concerns may arise as a result of localized business, regulatory or other conditions. The ability of state regulators to understand the economic characteristics prevalent in their jurisdiction, in my opinion, improves the safety, soundness and overall success of the institutions we supervise.

The federal agencies that regulate state-chartered banks are working closely with us through the State Federal Working Group in order to assure the banks that we jointly supervise that they will not be subject to unnecessary regulatory burden because of their decision to retain a state charter.

Host States must strive to limit the reach of their laws in order to ensure that in-state banks compete on an equal footing with the branches of out-of-state banks and to protect Host State customers that do business with branches of out-of state banks. All of us who regulate state-chartered banks intend to use this as our guiding principal, and thus the charter will not be viewed as an impediment to maintaining an interstate branch network.

I believe we can accomplish our goals of establishing a seamless supervisory system for state-chartered banks that operate interstate branching networks. Therefore, I have high hopes that we can make real progress in removing other antiquated constraints on the products and services that our banks are currently permitted to deliver.

I know that the states can lead the way in this area as we did in setting the stage for eventual passage by Congress of interstate branching legislation.

Our efforts now should be directed at ensuring that our

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banking laws are receptive to changes taking place in the industry and recognize the evolution that is continuing in the financial services industry. The state charter has traditionally been the incubator for new banking products and services and we must strive to preserve this breeding ground for creativity and innovation. The maintenance of the dual banking system prevents the concentration of power in a super-regulator. It provides for healthy debate on regulatory issues.

Last, but by no means least, we must provide protection, where needed, for those who use the services provided by the banks we charter and regulate. It is essential that we ensure that the public interest and the needs of individuals are addressed. Those of us who regulate interstate branching networks must cooperate, coordinate and be ever mindful of the regulatory burden that duplicative and unnecessary regulations and supervisory actions place on our banks. The dual banking system will survive this challenge as it has so many others in the past and come to thrive in its new environment.

Let those of us as bank supervisors work towards the creation of a supervisory and regulatory system that is truly seamless, sensitive to the changes now taking place, and flexible enough to accommodate the demands of the continuing evolution that will undoubtedly occur. We can then all enjoy the success of the vibrant and competitive banking environment made possible by our dual banking system.

Thank you very much.

**Neil D. Levin – Superintendent of Banks**  
**Remarks to the Institute of International Bankers, Washington,**  
**D.C.**

**"Trends in State Regulation of the Banking Industry"**

**MARCH 4, 1996**

Thank you for inviting me to speak at your Annual Washington Conference. You have been privileged with a distinguished group of speakers today. Banks, both foreign and domestic, are key to a successful economy for each of our states and our nation. They are the providers of capital and a source of employment. As the world's leading financial center, New York has attracted most of the world's international banks.

As of December 1994, 250 foreign branches maintained state or federal branches or agencies in New York with total assets of \$585 billion.

Those that are licensed by the State of New York have combined net total assets of about \$550 billion, or 93% of total foreign branch and agency assets in New York.

We are aware that it is in the best interest of all of us to promote laws, policies and practices designed to foster a competitive and innovative banking system, but one that is safe and sound. We recently made progress towards providing that competitive banking system.

Passage of Governor Pataki's Interstate Branching Bill, opting in early to the provisions of the federal Riegle-Neal interstate Banking and Branching Efficiency Act of 1994, has implications for both the International and domestic banking communities in the United States.

The Riegle-Neal legislation, with all its complexities and detail, poses numerous challenges to those of us who have the responsibility of regulating and supervising state-chartered banks. In order to continue the vitality of the dual banking system, any potential competitive disadvantages for our state-chartered banks that result from their having to deal with myriad state regulators when they choose to initiate interstate branching plans need to be addressed.

Working collegially under the auspices of Conference of State Bank Supervisors, my fellow banking commissioners from around the country formed a task force and have unanimously agreed on a protocol that assures all state-chartered banks that choose to operate an interstate branching network a seamless system of bank examinations and supervision. We will make sure there is a proper balance in terms of the roles of the Home and Host states.

A similar effort is presently underway between state and federal regulators. I believe we can accomplish our goal of establishing a seamless supervisory system for state-chartered banks that operate interstate branching networks. Interstate for state charters can work. We are going to study this same issue in so far as foreign banks are concerned through the efforts of the International Bankers Advisory Council of CSBS. As IBAC was designed to create and maintain a dialogue between the foreign bank community and state bank regulators, this is the perfect opportunity to utilize its powers. As Chairman of IBAC from the regulatory side, I look forward to working with Brian Leeney of Allied Irish Bank, Chairman of IBAC on the bankers side, as well as with all of you on this project.

We are strongly committed to preserving the dual banking system that I spoke of earlier. Maintenance of the dual banking system prevents the concentration of power in a super-regulator. It provides for healthy debate on regulatory issues and provides international banks doing business in the United States some option as far as who their regulator is. The dual banking system even benefits federally chartered institutions. Healthy competition between regulators leads to a more responsive regulatory environment.

Everyone in this room is familiar with the unfortunate events that occurred at The Daiwa Bank Limited's New York Branch and Trust Company. As many of you are aware, I testified before Congress at the end of 1995 where I outlined a number of proposals that aim both at strengthening the relationship between regulators and banks in New York and enhancing the regulatory environment. These initiatives, which I will touch on in a few moments, will hopefully help avoid another Daiwa situation and help create an environment where your banks can

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thrive.

Just this past Wednesday (February 28, 1996), the United States Attorney handed down what is believed to be the highest criminal fine ever imposed on a financial institution, \$340 million, (non-restitution based) after Daiwa pleaded guilty to 16 felony charges in connection with efforts by the bank to cover-up \$1.1 billion in trading losses at its New York branch.

This situation went beyond the actions of a rogue trader and involved the complicity of the highest reaches of bank management. The strong and swift actions by both state and federal bank regulators and U.S. Attorney's Office demonstrate that this type of behavior will not be tolerated in this state and in this country. The regulators lost confidence in Daiwa's management. The foundation of trust crumbled.

Some say the fine was too high, but the twin penalties of the fine and termination of all licenses was in response to a pattern of deception and sloppy controls, not a single event.

The imposition of penalties is necessary in order to protect the interests of those who do business with our banking institutions. Most importantly, the integrity of the banking system itself must be protected. This type of conduct by any bank, foreign or domestic, will not and should not, be accepted.

The events at Daiwa underscore the importance of frankness and candid communication between banks and their regulators. Trust is the basis for bank supervision. This is especially important in the international context, where differing legal systems, diverse customs and language barriers can exacerbate misunderstandings. The message you should take away from the Daiwa saga should be one of the need for improved communication.

Regulators in the United States traditionally have addressed the issue of safety and soundness by focusing on whether a bank possesses sufficient reserves to absorb potential losses and whether adequate procedures and rules are in place to deter imprudent activities that might threaten the bank's stability. Historically, bank regulators have not attempted to verify the accuracy of individual transactions in order to detect fraud. That responsibility has been ascribed to the banks' internal and external auditors.

The historical approach of focusing on reserves and asset quality worked initially before branches and agencies grew quickly and moved into complex activities.

Before I offer some detail on the possible initiatives, I want to stress to you that they are not meant to be punitive but to help us best perform our prescribed mandate which is to maintain the safety and soundness of the institutions we oversee, to maintain public confidence in the banking system generally and to protect the public interest.

In the end, I believe that the single best regulatory strategy to address situations like Daiwa is to maintain a regulatory environment

that retards the development of such situations in the first place. The challenge is to make sure that the regulatory and supervisory tools available to regulators are marshaled and deployed appropriately in order to promote that objective.

As I mentioned, before Congress, I feel it is appropriate, under certain circumstances, to impose an external audit requirement on foreign banks.

This requirement may include an annual audit, in some cases. Such a requirement would be consistent with prescriptions applicable to domestic banks and, thus, would create a "level playing field". Such audits also would undoubtedly result in improved financial controls and systems at the banks since these would be needed in order to satisfy auditors.

On the other hand, I do not favor "one-size-fits-all" rule-making. Therefore, outside audits may not be appropriate in every case and so, there is a need to retain some flexibility. Where home country auditing standards are comparable to those applied in the U.S., and head office auditors perform audits at the institution's foreign branches, a branch audit may be properly viewed as excessive and duplicative.

It also may be appropriate to require each foreign branch or agency to engage an independent auditing firm for the purpose of assessing and reporting on the adequacy and effectiveness of its internal control structure and its compliance with laws and regulations relating to safety and soundness.

This may be our starting point. We need to measure the size and complexity of bank operations and look at the sum total or review internally and externally.

In fact, it may warrant study as to whether every U.S. branch of a foreign bank should be required to have, as senior members of the staff, a) a professional controller who possesses significant experience in bank accounting and auditing and who may report directly to the branch manager and b) an internal auditor with significant experience in bank auditing and internal control, who should report to the senior internal auditor at the head office of the institution or to the institution's.

The Department will set out guidelines banks can use to establish internal policies governing the review of problems once they are detected. These standards should provide guidance as to when investigations can be handled by internal staff and when third party professionals should be engaged. Along with these measures, the Banking Department will stress to all of the banks we oversee the need for prompt and candid notice to us as soon as problems are discovered.

At the same time, the banks and the Department's own personnel both will be put on notice that, in the future, better follow-up will be required in order to monitor the resolution of identified weaknesses at banks, even those that do not rise to the level of supervisory action.

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Daiwa was evidence of this soft spot in the bank regulatory system. I feel that regulators do a reasonable job with deficiencies that rise to the level of formal enforcement action but I do not feel that we do as good a job with those that do not rise to that level. Just because a deficiency does not result in formal enforcement action does not mean progress shouldn't be monitored during the course of a year.

Further, I feel that a strictly adhered to vacation policy will subvert any illicit activities occurring at banking institutions. I have directed that the Banking Department promulgate a Supervisory Policy to mandate that all banking institutions implement standards that will require all officers and employees in sensitive positions to be totally absent from their duties, offsite and offline, for a minimum of two consecutive weeks each calendar year. Banks will be obliged further to maintain proper documentation to evidence the implementation of, and adherence to, such policy. Complete banks' records noting the reason and justification for any exceptions granted to the policy also will need to be maintained; all such exceptions must be detailed to the examiners at each on site examination.

If any of you feel that these initiatives may be overburdensome, go back to Daiwa for a moment. If I offered the Daiwa shareholders a "do-over", I think they would jump at the chance to turn back the hands of time and pay the money for an external audit and enforce the vacation policy rather than incur a \$1.1 billion loss and reputational damage as well as expulsion from the U.S. dollar market.

We are all in this together, regulators, banks, external auditors. We must work cooperatively to ensure the strength of internal controls. Even when internal controls are strong and the external auditors and regulators are doing their job, bank management still needs to be lucky, in that a rogue trader will not gamble away the bank's capital in unauthorized trading. The only difference between Daiwa and Barings was a few billion dollars in capital. The markets are deep and liquid - highly leveraged instruments are available. Traders need to understand that we will not tolerate the risks imposed on institutions as a result of unauthorized trading.

Clearly a problem like Daiwa creates a perception problem for international banks operating in the U.S. It does no one any good to leave a problem like this ill-defined, especially since it was not our intent or desire to hold all foreign banks accountable for problems highlighted at a particular institution.

Our forensic review can proceed more quickly now that the U.S. Attorney has resolved its case against the bank.

It is our goal to provide a regulatory framework that will provide greater certainty to banks and regulators alike. One that will increase your potential for success and your contribution to the US economy while protecting your shareholders. And one that will enhance the public's confidence in the actions of international banks operating in the

U.S.

I thank you for your attention and I believe there may be a few moments for questions.

**Neil D. Levin-Superintendent of Banks**  
**Remarks at The Jerome Levy Economics Institute**  
**Bard College, Annandale-on-Hudson, NY**  
**"Recent Developments In The State Banking System"**  
**APRIL 11, 1996**

The first things I'd like to discuss today are the recent developments in the state banking system. Clearly, this has been a pretty big year in terms of the developments that are going to impact on the viability of the system. First of all, we've had the change of control in Congress, which clearly has focused attention on regulatory relief and its impact on states. One key question is whether the states can keep up with the federal regulators.

Also, as Governor Janet Yellen (Member, Board of Governors of the Federal Reserve System) discussed, Congress has failed to enact Glass-Steagall reform. The question is whether this represents an opportunity for the states to move in if the Congress can't get its act together. With regard to what the OCC has been doing, which is to interpret broadly the stability of banks as they branch across state lines and engage in the insurance business, the interstate aspect is not all that troubling to me since by June of 1997, Riegle-Neal will kick in, so we'll be fully interstate by then. But I think there's a real question there, which I will come back to, with regard to insurance powers for federally chartered institutions.

Also, the recent Supreme Court decision on Barnett Banks obviously has a real impact on OCC's conviction on this subject. And we've seen the FDIC lower the bit premiums down to zero, which has a big impact in terms of the competitive disparity of thrifts and invites the question of whether or not the thrift charter will be revised. That may be something that only survives at the state level.

We also saw Chase and Chemical combine to form the largest bank in the United States, and they retained a state charter. Also, this past year saw Daiwa Bank disclose \$1.1 billion in unauthorized trading losses over an 11- year period. This raised two issues. One was whether the regulators can keep pace with changes in the capital markets. The other was whether the regulators are keeping pace with the growth in the foreign branch agencies.

My remarks will touch briefly on regulatory burden relief and CRA. I will comment on Daiwa Bank powers and the future of the dual banking system. Finally, I will discuss how the country has continued to move along the technology curve with the advances that have come out of companies like Intuit and Microsoft and what the implications of these developments are for bricks and mortar in the banking industry.

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First, I'll just touch briefly on the New York State Banking Department. The New York State Banking Department is actually kind of interesting because everybody thinks the state charter institutions pale in comparison to what we see from the OCC or OTS. We're actually the largest state supervisory body in the country.

The New York State Banking Department was established in 1851 and is the oldest bank regulator in the country. We are the primary regulator for about 500 banks. We have 4,000 other financial institutions and financial intermediaries which we supervise, including thrifts, check cashers, money transmitters, budget planners, mortgage brokers, and mortgage bankers. The big thing is that we supervise assets exceeding a trillion dollars. We have 600 employees, 350 of whom are field examiners. About \$600 billion of the assets are held by foreign banks, so we are far and away the largest supervisor or licensing body of foreign institutions in the country. Our mandate is to ensure the safety and soundness of these businesses as well as to protect the public interest and the interest of depositors, creditors, and shareholders.

Regulatory burden relief has become a pretty big issue since the change in control in the Congress. It is one that was long overdue.

Here in the state, when Governor Pataki came and talked to us last January, the first thing he did was sign Executive Order No. 1, which was basically to put a freeze on new regulations, and the idea was to force all the commissioners and all the superintendents to go back to review the books to see what rules, what regulations, and what parts of the statutes were outdated, unnecessary, and burdensome. That process has been underway since last January. I'd like to think we've had some success.

Gary Brody is sitting in the audience from the Community Bankers' Association of New York. We've had a good dialogue with Gary's group, with the independent bankers, and with New York State Bankers' Association, as well as with some of the consumer groups. So we've taken a pretty hard look at what the problems are in terms of unnecessary requirements.

Again, the goal is to maintain high quality, even to increase the quality of the supervision, but at the same time to make it more efficient. I would also say that one of the key elements in increasing efficiency is to coordinate better with the federal regulators. As you all know, in most of our depository institutions we have either the Federal Reserve or the FDIC as a co-supervisor. With the Federal Reserve, all of our examinations on the safety and soundness side take place on a joint basis. With the FDIC, everything is either joint or concurrent.

The bottom line is that the management of the bank and the board of directors no longer have to digest two separate examination reports, one for the New York State Banking Department and one for my good friend Richard Spillenkothen (Federal Reserve), which is

clearly burdensome. I think at this point the process is actually working pretty well, and I think it's a monumental achievement in terms of reducing the burden on the banks.

There's still clearly room for improvement and I'm going to come back to that when I talk a little bit about Riegler-Neal and interstate branching, but again, I think a lot has been accomplished on this front. Still, there's more that can be achieved.

With regard to CRA: CRA is a little statute that was passed in 1977. It was an innocuous little statute, that I think amounts to no more than a page and a half. Yet we have had more discussion on CRA probably than on any other document of its size to come out of Washington.

During the past 15 months on the job, I've spent just an incredible amount of time talking to banks and community groups about CRA. New York is one of the few states that has its own CRA statute at the state level. The wisdom of that, obviously, is to be able to enforce CRA with policies that reflect local needs.

Clearly, when I came into office a year ago, there was uniform frustration, not only across the community groups but also on the part of the bank. They all believed that CRA was not working. I think that the way my department used to respond to complaints was to turn around and say to the protesting group that they should go off into a corner with the bank and come back when the issue had been resolved. We have taken a new posture on that and have become more proactive.

I think that the philosophy has changed and we've concluded that rather than empowering every community group to the same degree, regardless of the merit of the protest, what we basically should do now is to try to become the arbiters of fact, to receive a protest, to receive the bank's response, to have a dialogue with both parties, and then to make a decision and be proactive in shaping some type of a settlement if one is appropriate.

We also dealt with Fleet-Shawmut application. Sixteen of Shawmut's applications were here in New York, which was a minor part of their branch system. We had a reasonable discussion with Fleet, and Fleet increased their commitment to New York. The way it was handled here in New York was far more appropriate than the way it was handled in Connecticut and Massachusetts. In those states, it was handled by the attorneys general, where the leverage is, basically, antitrust clearance.

The philosophy in New York is not to misuse something like antitrust in order to gain leverage for settlements on a merger, for example. We had the applications from Chase and Chemical and from North Fork Bank acquiring Extebank and some branches from First Nationwide. We looked at the previous examination reports from all those institutions. I think that a reasonable outcome was achieved in each case.

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I also would add with regard to CRA that what's past is not prologue. The number of protests that have arisen in the last 18 months far and away surpasses those that had arisen since 1977. There's not an application that comes across my desk or the Fed's desk these days that isn't subject to a CRA protest. I don't want to say it's 100 percent, but it is very close to 100 percent. So we now are clearly in a different era. We're also in an era where there are very few major transactions subject to regulatory approval that aren't challenged in court. So this is a whole new environment, and I think that the bar has been raised, not only in terms of fairness in the application and enforcement of CRA but also in terms of the internal analysis that goes on, whether at the New York State Banking Department or at the Federal Reserve.

As you all know, CRA started out as 12 factors in 1977. There was a process that took a year and a half to two years, and the debate culminated last April in a new federal regulation. The regulation that was promulgated moved the system away from one that was process-based to one that was performance-based, which is clearly in everybody's interest and should be much easier to measure.

The concern with a performance-based system is that you have to determine what the community credit needs are and then you have to determine what the bank's performance is. The concern at the State Banking Department is to ensure that we don't end up with the worst of both worlds, which is requiring banks to achieve certain performance measures but, if they can't achieve them, to have them explain to the examiners why, in fact, they fell short.

Again there's a greater burden on the part of the Banking Department to make certain that the examiners are well-trained when they walk into the fire, knowing what the community credit needs are and knowing each institution. We are working on amending the statute to reflect the new federal regulations. We will not be applying the old 12-factor system here in New York but would to see a change, which again tracks not 100 percent but tracks primarily what the federal regulators have adopted.

I also would like to take a shot in Albany to see if there's any chance of getting a safe harbor included. My own belief is that the majority of banks are truly committed to serving their communities, whether they're idealistic or it's good business on their part.

The problem is that the majority of banks out there are rated satisfactory, and if you talk with any of them and ask them why they don't try to achieve an outstanding rating, they all will tell you there's no reason to spend the extra money, that it is impossible to justify, from a business standpoint, going the extra mile to be outstanding.

What I would like to do is to provide some motivation, some positive incentive whereby institutions would stretch to be rated outstanding. What I would propose is creating a fifth category that would be called high satisfactory. This is not something that would safe-

harbor 97 percent of the institutions out there; rather, somewhere under 10 percent. An outstanding would be safe-harbored immediately until its next examination. A high satisfactory, on the other hand, would require two high satisfactories before being granted a safe harbor.

I was disappointed that the suggestion didn't make it into the federal regulation, but we will certainly make the effort here at the state level. The hope is to do this as quickly as possible. We are doing this at the administrative level by regulation, but again, not create any confusion on the part of the banks, there are two different CRA systems being administered.

With regard to bank powers, which was a question that Governor Yellen fielded before, clearly everybody in this room knows how much the world has changed in the last 16 to 18 years. We look at Chase and Citibank today and their primary competitors are Merrill Lynch, Smith-Barney, and American Express. The world really has changed.

Congressional action does not appear to be imminent. I smiled when Governor Yellen said that they wouldn't do anything while Congress was dealing with this. They wouldn't change the cap on Section 20s. Congress was dealing with Glass-Steagall reform when I worked there in 1981, and my concern is that we may all be waiting a very long time for Congress to do something about this. So clearly, congressional action does not appear to be imminent.

The question with regard to the dual banking system is: what can the states do while action does not occur in Washington? As you all know, FDIC limits the state's ability to grant new powers, so that is a problem. On the other hand, there probably are some additional powers that the FDIC would approve, and I think it is incumbent on all the states to take a look at these to ensure that their charters are as attractive and as competitive as possible.

With regard to insurance, we have seen OCC-chartered institutions in the insurance business now for a while. The Supreme Court has ruled in the Barnett Bank case that clearly the federal government and OCC have the authority to grant these powers even though states are the primary regulators of insurance.

What are the implications for the state charter? The major banks, the money center banks, most of the state-chartered banks in New York, all have nationally chartered entities within their holding company structures, so they are not frozen out of getting into the insurance business.

With regard to smaller banks and independent community banks, there's really a question. Can they, while being state chartered, create some type of joint venture with an insurance broker? Can they buy an insurance broker? I don't see insurance powers accruing to the banks as being a safety and soundness issue.

It's clearly one of those thorny political issues, but my guess is

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that after what just happened we certainly are going to have banks test each of the state systems. I would not be surprised to see an application come into the State Banking Department in the very near future from a state-chartered bank looking to establish a subsidiary.

I also would make the prediction that if the states don't respond with regard to insurance, this clearly will be a factor in causing state-chartered institutions to rethink the state charter. But we still need to wait and see what happens with regard to state banking authorities as well as state legislatures.

With regard to interstate banking, New York State opted into Riegle-Neal this past February. I think that is positive. New York State always has been a leader with regard to interstate banking and branching, and I think that was something important to the banks here, enabling them to execute and develop their strategies on an interstate basis.

Clearly, having the dual banking system when it was a single state operation was not a challenge on the regulatory side. There was no question 15 or 20 years ago as to whether it was cumbersome from a regulatory perspective to be a state-chartered institution. The question that's in front of all of us is what happens when we go interstate.

With a multi-state operation, can the state commissioners create a seamless efficient environment that is going to be competitive with what a federally-chartered institution gets from the OCC? What I would tell you is that a good part of the past 15 months, for me, has been spent working with the Conference of State Bank Supervisors (CSBS), trying to achieve some type of seamless protocol.

When I first got to CSBS last January, there were many problems. The most obvious was that some of the smaller states were attempting to play a large role in supervising multi-state operations. The good news is that a protocol was developed that should be workable for all of the institutions. It was endorsed unanimously by all the 50 states, and Puerto Rico and Guam.

There were 54 bank supervisors who signed off on the protocol, which basically says that the home state is the primary point of contact for safety and soundness, that applications are filed only at the home state, and that the host state plays a role with regard to CRA and consumer compliance and that it has primacy over those issues.

So at this point there doesn't seem to be any dispute as to the goals and objectives. On the other hand, once we put this into practice, do any of the other states view Riegle-Neal as the Examiners Full Employment Act of 1994? My hope is that they don't because, as I have been fond of saying at CSBS gatherings, all the banks, all the state-chartered banks, are going to vote with their feet.

There's absolutely no way to be unrealistic here, to think that we're going to fool the banks into staying with a state charter if what we

present them with is a cumbersome, burdensome, expensive regulatory system. So the goal is to keep fees where they are, or to be more efficient, and to make certain that there's a single point of contact.

One of the other positive accomplishments has been the establishment of a working group with the Federal Reserve Board, the Federal Reserve system, the FDIC, and several of the state bank commissioners. Currently, there are differences with regard to both the use of technology and the examination format. The goal of this working group is to share what's best in the system and to try to move toward having a single exam format. The good news is that technology already is being shared throughout the system, whether it's the state system or the federal system. The states also have moved to the point where they accept either the FDIC format or the Federal Reserve format, but I hope at some point we can move toward adopting one format which works for everybody.

I also would talk about the fact that the competition between the two systems is probably very healthy with regard to the quality of the exams, supervision, fees, and overall efficiency. There are things that we have picked up from the OCC and FDIC. There also are things they've probably picked up from us as well as from the Fed. Everybody gains because of that.

So, it's to everybody's benefit to maintain the dual banking system. On the other hand, banks are going to vote with their feet. We're going to find out sometime after June of 1997 whether the system remains viable.

With regard to Daiwa, there were some interesting issues raised. The first question was whether supervision kept pace with the growth, scope, and complexity of the operations of the foreign branches and agencies in this country. Did we follow through with our own requirements for internal controllers, internal auditors, or external auditors? These were, after all, no longer institutions that necessarily were making real-estate loans.

Another issue raised by the Daiwa situation, and it's one that I've talked about with my colleagues on the federal side, is what we all do when we find a weakness during the course of an examination--one that isn't quite of a magnitude to require formal enforcement action. What kind of a job do we all do monitoring these weaknesses after they've been uncovered? That is an issue we are attempting to address at the state banking department.

The importance of trust in any supervisor-bank relationship also was highlighted in the Daiwa situation. The action that was taken against Daiwa in terms of terminating the licenses of the trust company and the branch is not something that was done lightly. In fact, it was done after all the regulators came to the conclusion that the trust was gone and that this was an institution that could no longer be supervised.

This was a different situation than the one at Barings, where

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the losses occurred over a very short period of time. The only other difference between Daiwa and Barings is several billion dollars of equity capital. Daiwa had the ability to absorb the losses; Barings didn't.

What I think Daiwa pointed out to all of us is the importance of the custody relationship. There are several other plain vanilla controls that were overlooked and not adhered to Daiwa. Clearly, there's a lesson there for everybody.

Going forward, we have to consider that just as we talk about supervising domestic institutions in a multi-state environment, we need to face up to the fact that we are now in a global environment. Cooperation and coordination among supervisors worldwide is essential. If there isn't adequate communication, there is no way the job can be done.

With regard to internal controls and branches of agencies, we are taking a hard look now to understand what requirements we need to establish. As Governor Yellen said, "We don't believe in one-size-fits-all regulation." The questions are: What are the scope, the size, the complexity of a given branch or agency's operation? We then need to examine the controls that already are in place. These might include internal and external auditors-- assuming they have them, the home office internal and external auditors, as well as their home country supervisors.

We are looking at all the foreign branches and agencies to ask what level of comfort we have. And if the sum total of all the supervisory parts doesn't give us a sense of comfort, based on the activities of the branch or agency in question, there are going to be some requirements imposed by us to hire internal auditors and, in some cases, to engage an external auditors.

With regard to the question about the future of banking, clearly there are likely to be more consolidations. Clearly the trend is away from bricks and mortar. We see a younger generation that is more computer literate, more comfortable with online banking and ATMs. We see less brand loyalty in younger consumers. Younger consumers also are very comfortable with money-market funds and not wedded to FDIC insurance. We also see the possibility of consumers accessing credit products directly from the Internet. And we see the development of electronic cash.

Somebody mentioned securitization in the Q&A session with Governor Yellen. Securitization techniques have advanced along with computer technology. We also see that securitization techniques allow more originators into the business. Taking together computer-literate consumers who have less loyalty to banks and less concern with FDIC deposit insurance, the question is, what role will banks play going forward?

I think there's another issue out there with regard to Fannie (Federal Agricultural Mortgage Corporation) and Freddie (Federal

Home Loan Mortgage Corporation). Fannie and Freddie, by statute, are not allowed to originate loans directly. At what point in time do Fannie and Freddie come back, after the Internet access has evolved, to say, "We are costing consumers X basis points because we are forced to have a middleman in there. Wouldn't it make sense to have us deal directly with consumers?" How many years away is that?

**Neil D. Levin-Superintendent of Banks**  
**Remarks to The Japan Society, 333 East 47<sup>th</sup> Street,**  
**New York City**  
**"Beyond Daiwa: Supervising Foreign Banks in New York"**  
**JUNE 27, 1996**

Let me begin by talking about the New York State Banking Department and its role in foreign banking before discussing the Daiwa Bank incident and what measures need to be taken to respond to it. In all fairness, several other securities firms' names should be included in the talk's title, considering what unfortunately is a frequent occurrence of violating regulations in today's financial markets.

The Banking Department was founded in 1851 and is the oldest and largest banking regulator in the United States. Other than bank supervision, it is also in charge of licensing and supervising all the mortgage bankers and brokers in New York State. Since beginning my job in January of 1995, the Daiwa incident has clearly been of the major events. Other issues have included the seizing of a \$300 million wholesale bank, the Chase-Chemical merger, and Governor Pataki's announcement that we were going to start processing applications for state charter banks to get into the insurance business, a very interesting period in terms of external events. Internally, the Banking Department has been refocusing, restructuring and hopefully responding to pressures of the Daiwa incident and other issues.

The Banking Department currently supervises more than a trillion dollars in assets from all State-chartered financial institutions, including 240 foreign bank branches with assets of \$600 billion. Clearly, foreign banks are a large part of our operations and Japanese banks are a major component.

Many reports have circulated concerning why the licenses of Daiwa were terminated and some speculated that U.S. regulators were trying to impose their way on other banking cultures. Certainly, we hope that foreign banks do not receive the impression that we are trying to do this. I believe that the regulators, the bank's management, the outside auditor and the home country regulators are all in this together. There are several courses of action that should be considered in the wake of the incident.

Considering that what happened to Daiwa was the work of a single rogue trader whose actions were undetected for years, and that

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the capital markets industry has evolved tremendously, it is apparent that the old internal controls systems need to be re-evaluated. They do not do the trick anymore. Rather than forcing all foreign banks to have an internal and external auditor, the scope scale and complexity of the operations need to be examined first. At the same time, we need to determine what the role of the home country regulators--and the home office external and internal auditors--and to do an overall assessment.

I would also advise those involved in bank management to go through an assessment process of each operation they supervise with regard to banking regulations in the United States. We are looking to promulgate a new rule with regard to vacation policy, a matter that was not taken seriously before the Daiwa incident. Mr. Iguchi, the trader responsible for Daiwa's loss of \$1.1 billion, took only three (3) consecutive days off in 11 years; he had to be one tired individual!

As one who worked on Wall Street for 10 years, I understand the culture where it is a badge of honor not to use all of your vacation time and to be around when your clients call. On the other hand, if employees working in high-risk areas had been required to leave the bank for a certain consecutive period of time, trading losses would most likely not have escalated to the point that they did.

Something understood from the Daiwa incident is that cooperation needs to be strengthened and dialogue more open between U.S. regulators and regulators around the world. Clearly, the Japanese regulators were slow in notifying their U.S. counterparts about Daiwa.

It is not out of the realm of possibility that, in the future, some financial institutions will be required to have an external auditor. We suggest that foreign banks have a one-time assessment done of internal controls by an outside accounting firm. Some Japanese institutions have already done this. Not only would this support our efforts in regulating, it would complement them when we ultimately sit down to discuss strengthening controls. It provides a useful framework for discussion with something other than an examination report from the Fed or the Banking Department.

Another measure that needs to be considered is how to get people out of the industry before they create serious problems. Up until now, a trader who does not abide by the industry practices simply gets escorted to the door or is asked to resign. The trader then may reappear as one of your competitors, without any repercussions. Stricter regulations need to be set. When people violate banking statutes and criminal conduct is sensed, regulators need to be notified and criminal referrals considered. I believe that prosecuting a few traders would be a helpful management tool--for it would help young traders coming into the business and some of the senior traders understand that the rules and the consequences for violating them are serious. Unfortunately, even if regulators and management do

everything right, it is impossible to completely prevent aberrant behavior on the part of all individuals in a financial institution.

The actions taken by the Banking Department, the Fed and the FDIC with regard to terminating the license of Daiwa may have appeared harsh. In this case, there was a long-term and chronic pattern of deception on the part of senior management, in one case involving shifting around loans in the trust company. Daiwa's management was very much in control of where things ended up, escalating the seriousness of the problem through decisions they made. U.S. regulators did not feel good about the decision, but little choice was left.

There have been incorrect messages with regard to U.S. regulators not wanting participation by Japanese banks. I believe I speak for the Governor of New York and the Fed when I say we want as broad a participation as possible in New York and the United States by Japanese financial institutions. Japanese banks here in New York are a major part of the economy, providing capital, facilitating trade, using services of local service providers, and more. We recognize that Japanese banks play a positive and important role in the economy, contributing significantly to capital formation. If there are problems, weaknesses or violations of law, whether by a Japanese bank or an American bank, the regulators are going to have to deal with it appropriately. There was no effort to single out Japanese banks for violating industry regulations. After all, you don't have to be from Japan to have weaknesses in internal controls and capital markets problems, as is apparent from incidents involving Barings and Merrill Lynch.

This was not a matter of U.S. regulatory arrogance. We all recognize that there are different ways of doing business in different countries. What we need to do as a group is to come together to raise banks' consciousness in terms of the need to strengthen internal controls. Regulators need to remain sensitive to the way your business is conducted in each country and the role played by the home country regulator. We need to demonstrate flexibility and overcome cultural resistance as we look at how people from other countries operate.

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## ANNUAL REPORT OF THE BANKING BOARD

## 1996 Report of the Banking Board

State of New York

Neil D. Levin, Chairman

William P. Brosnahan, Jr. Snyder	Edward P. Kramer .....	New Rochelle
Wesley Chen .....	Salvatore Marranca .....	New York
Spencer S. Crow.....	Jeffrey A. Moerdler .....	Riverdale
Gonzalo de Las Heras .	Thomas H. O'Neill, Jr. ....	Hamburg
Michael D. Grosso .....	John B. Robinson, Jr .....	Loudonville
Charles J. Hamm .....	Peter M. Ryan.....	Larchmont
Daniel J. Hogarty, Jr .....	Thomas G. Siciliano .....	Commack
*Stewart J. Kahn .....	George J. Vojta.....	Bronxville

Kristin H. Smith, Secretary

\*Stewart J. Kahn of New York was appointed December 17, 1996, replacing Homer Lee Harris, Esq., a public member, who served from July 1987 to December 1996.

**Board Membership**

There was one change in the Banking Board membership during 1996: Stewart J. Kahn of New York was appointed on December 17, 1996, replacing Homer Lee Harris, Esq., a public member, who served from July 1987 to December 1996.

**Capital Stock Investment**

During 1996, the Banking Board approved a request for permission to invest in the capital stock of subsidiaries by the following: Depository Trust Company in August.

**New Banking Organizations**

During 1996, the Banking Board approved the Organization Certificates of 6 institutions, including 4 banks and 2 trust companies.

The following organization certificates were approved:

Prudential-Bache International Banking Corporation in January and February;

Multinet International Bank in March;

AIG Finance Holdings, Inc. in June;

Lehman Brothers Trust Company in June;

Merrill Lynch Trust Company of New York in December;

Cayuga Bank in December

**Branches**

Korea Long Term Credit Bank  
Korea Development Bank

**Merger and Holding Company Activities**

In 1996, the Banking Board approved the following:

In January and February, the Board approved one application by Chemical Banking Corporation/The Chase Manhattan Corporation, to acquire through merger The Chase Manhattan Corporation and to merge the latter's subsidiary, The Chase Manhattan Bank, National Association into the former's subsidiary, Chemical Bank.

In March, the Board approved an application by The Mitsubishi Bank Ltd./The Bank of Tokyo, Ltd./The Bank of Tokyo Trust Co./Mitsubishi Bank Trust Company of New York, for The Mitsubishi Bank, Ltd. to acquire all the issued and outstanding capital stock of The Bank of Tokyo Trust Co. and become a New York bank holding company.

In June, the Board approved an application submitted by Bank of Montreal/The Bank of Nova Scotia/Canadian Imperial Bank of Commerce/The Chase Manhattan Corporation/First Chicago NBD Corporation/Royal Bank of Canada/The Toronto-Dominion Bank, to acquire the capital stock of Multinet International Bank.

In August, the Board approved one application by The Toronto-Dominion Bank of Canada, to become a bank holding company by virtue of its indirect acquisition of Waterhouse National Bank.

In December, the Board approved by unanimous written consent, one application by Iroquois Bancorp, Inc., to acquire all of the capital stock of Cayuga Bank (in formation) and merge Cayuga Savings Bank, with and into Cayuga Bank.

In December, the Board approved by unanimous written consent, one application by SNBNY Holdings Limited, to become a bank holding company.

**Changes of Control**

During 1996, the Banking Board approved the following applications:

In January and February, the Board approved an application by North Fork Bancorporation/Extebank, to sell Extebank's stock to the applicant and merge Extebank into North Fork Bank.

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In March, the Board approved an application by Dante Gullace and Earl Saunders, to acquire control of Lyndon Guaranty Bank of New York.

In March, the Board approved an application by Luis Carlos Sarmiento Angulo, to acquire 100 percent direct ownership of First Bank of the Americas.

In August, the Board approved an application by Ann L. Morse, as executrix of the estate of Kingsley G. Morse, to acquire 10% or more of the voting stock of Riverside Bank.

In October, the Board approved an application by LGT Asset Management Holdings, Inc. and LGT Asset Management, Inc., et al, to acquire Chancellor Trust Company.

In November, the Board approved an application by Robert M. Bowe, Robert J. Ponzini, Peter J. Zegarelli, and Philip E. Zegarelli, to acquire 10% or more of the voting stock of Reliance Bank.

### **Regulations and Supervisory Policies**

#### **General Regulations of the Banking Board**

**Organization and Operation of Stock-Form Savings Banks and Savings and Loan Associations** - At its June meeting, the Board adopted as final, additional amendments to General Regulations of the Banking Board Part 86, to conform to the applicable federal regulations, the application process under which mutual thrifts could convert to stock form.

**Small Business Activities Disclosure** - At its August meeting, the Board adopted as final, the repeal of General Regulations of the Banking Board Part 18, due to the revised data collection and reporting requirements which provide a superior small business lending database in a format that can be more easily and effectively analyzed by the Banking Department for its own purposes. In addition, the Department is evaluating alternative methods of disseminating small business program information to the public.

**Meetings of Stockholders of Certain Commercial Banks** - At its August meeting, the Board adopted as final an amendment to General Regulations of the Banking Board Part 25, to change a reference therein from "three" months to "four" months to conform to a statutory change.

**Additions to Legal List** - At its August meeting, the Board adopted as final an amendment to General Regulations of the Banking Board Part

60, to update Part 60 by publishing the current list of securities that the Banking Board has authorized thrift institutions to purchase.

Real Estate Equity Investments in Community Development Projects - At its October meeting, the Board adopted as final an amendment to General Regulations of the Banking Board Part 37, to increase from 5% to 10% of capital the amount which a State bank may invest in the equity of a community development real estate project.

Definitions of Terms; Advertising; Application and Commitment Disclosures and Procedures; Improper Conduct under Article 12-D) - At its November meeting, the Board adopted as final an amendment to General Regulations of the Banking Board Part 38, to clarify that approved mortgage brokers can make FHA insured mortgage loans in conformance with Part 38.

Investments in Junior Lien Mortgage Loans by Commercial Banks, Savings Banks, Credit Unions, Mortgage Bankers and Savings and Loan Associations - At its November meeting, the Board adopted as final an amendment to General Regulations of the Banking Board Part 80, to remove the current 90% ceiling on loan to value ratios for junior lien residential mortgage loans in compliance with Section 590-a of the Banking Law.

#### **Superintendent's Regulations and Supervisory Procedures**

Licensed Cashers of Checks - The Superintendent of Banks adopted as final amendments to Superintendent's Regulations Part 400, effective July 10, 1996, to set forth guidelines under which licensees may relocate within such zone.

Duties and approval standards for and responsibilities of mortgage brokers which act as FHA Mortgage Loan Correspondents - The Superintendent of Banks adopted as final new Superintendent's Regulations Part 413, effective December 4, 1996, to set forth the approval standards for and notification and reporting duties of FHA Mortgage Loan Correspondents as well as to provide consumer protection for those who utilize the services of FHA Mortgage Loan Correspondents.

Application procedures and required document submissions - The Superintendent of Banks adopted as final new Supervisory Procedure MB 106, effective December 4, 1996, to set forth the application procedures with which mortgage brokers must comply in order to be approved to act as FHA Mortgage Loan Correspondents.

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Security at Automated Teller Facilities - The Superintendent of Banks adopted as final the new Superintendent's Regulations Part 301, effective December 31, 1996, to define and implement the provisions of the "ATM Safety Act".

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**SCHEDULES**

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## SCHEDULE A

INSTITUTIONS AUTHORIZED OR LICENSED DURING THE YEAR TO  
ENGAGE IN BUSINESSPART 1. BANKS, TRUST COMPANIES, PRIVATE BANKERS, AND  
INVESTMENT COMPANIES

Name	Location	Certificate Approved	Date of Authorization	Capital
<b>Authorizations Issued</b>				
<b>Trust Company</b>				
Cayuga Bank	Auburn	Dec 9, 1996	Dec 30, 1996	\$ 10,000,000
<b>Trust Only Trust Company</b>				
Fidelity Management Trust Company of New York	New York	Oct 20, 1995	Mar 12, 1996	\$ 1,000,000
Lehman Brothers Trust Company	New York	Jun 6, 1996	Jun 28, 1996	\$ 1,000,000
Multinet International Bank	New York	Mar 25, 1996	Aug 21, 1996	\$ 2,000,000
<b>Private Banker</b>				
Brown Brothers Harriman & Co.	New York	Mar 31, 1996	May 13, 1996	\$ 54,000,000



## SCHEDULE A

PART 1. BANKS, TRUST COMPANIES, PRIVATE BANKERS, AND  
INVESTMENT COMPANIES

Name	Location	Certificate Approved	Date of Authorization	Capital
Investment Company (Article XII)				
Prudential-Bache International Banking Corporation	New York	Apr 2, 1996	Jun 17, 1996	\$ 100,000
AIG Finance Holdings, Inc.	New York	Jun 6, 1996	Oct 23, 1996	\$ 100,000

## SCHEDULE A

PART 2. AGENCIES, BRANCHES AND REPRESENTATIVE OFFICES OF  
FOREIGN BANKING CORPORATIONS

Name	Location (Parent)	Address of Agency, Branch Or Representative Office	Effective Date
<b>Licenses Issued</b>			
<b>Foreign Branches</b>			
Credit Communal de Belgique S.A.	Brussels, Belgium	405 Lexington Avenue New York	Mar 1, 1996
Bank of Tokyo – Mitsubishi, Ltd., The	Tokyo, Japan	Two World Financial Center New York	Apr 1, 1996
*Sumitomo Bank, Limited, The	Osaka, Japan	450 Lexington Avenue New York	Nov 20, 1996
*Credit Suisse First Boston	Zurich, Switzerland	11 Madison Avenue New York	Nov 22, 1996
Korea Long Term Credit Bank	Seoul, Korea, Republic of	565 Fifth Avenue New York	Nov 26, 1996
<b>Foreign Representative Offices</b>			
Sumitomo Bank, Limited, The	Osaka, Japan	450 Lexington Avenue New York	Feb 1, 1996
Bank Melli Iran	Tehran, Iran	767 Fifth Avenue New York	Mar 29, 1996
Bank Saderat Iran	Tehran, Iran	55 East 59th Street New York	Mar 29, 1996

## SCHEDULE A

PART 2. AGENCIES, BRANCHES AND REPRESENTATIVE OFFICES OF  
FOREIGN BANKING CORPORATIONS

Name	Location (Parent)	Address of Agency, Branch or Representative Office	Effective Date
Bank Sepah Iran	Tehran, Iran	650 Fifth Avenue New York	Mar 29, 1996
Bank of Tokyo – Mitsubishi Ltd., The	Tokyo, Japan	1251 Avenue of the Americas New York	Apr 1, 1996
Cedel Bank, societe anonyme	Charlotte, Luxembourg	One World Trade Center New York	May 1, 1996
Promstroybank of Russia	Moscow, Russia	237 Park Avenue New York	Sep 27, 1996
Komerčni Banka, A.S.	Prague, Czech Republic	660 Madison Avenue New York	Sep 27, 1996
Commercial Bank "Ion Tiriac"	Bucharest, Romania	Empire State Building 350 Fifth Avenue, New York	Dec 4, 1996
<b>Licenses Surrendered</b>			
<b>Foreign Branches</b>			
Daiwa Bank, Limited, The	Osaka, Japan	666 Fifth Avenue New York	Feb 2, 1996
Daiwa Bank, Limited, The	Osaka, Japan	450 Lexington Avenue New York	Feb 2, 1996
Daiwa Bank, Limited, The	Osaka, Japan	199 Water Street New York	Feb 2, 1996
*United Bank Limited	Karachi, Pakistan	41-12A Main Street Queens	Apr 3, 1996

## SCHEDULE A

PART 2. AGENCIES, BRANCHES AND REPRESENTATIVE OFFICES OF  
FOREIGN BANKING CORPORATIONS

Name	Location (Parent)	Address of Agency, Branch or Representative Office	Effective Date
Hokkaido Bank, Ltd., The	Hokkaido, Japan	527 Madison Avenue New York	Jun 28, 1996
Republic Mase Bank Limited	London, United Kingdom	452 Fifth Avenue New York	Aug 26, 1996
Bank of Kinki, Ltd	Osaka, Japan	One World Trade Center (Suite 8711) New York	Sep 30, 1996
Fukuoka City Bank, Ltd., The	Fukuoka, Japan	One World Trade Center (Suite 8419) New York	Dec 30, 1996
<b>Foreign Agencies</b>			
Banco Nacional S.A.	Rio de Janeiro, Brazil	645 Fifth Avenue New York	Feb 22, 1996
Bank Sepah	Tehran, Iran	650 Fifth Avenue New York	Apr 1, 1996
Bank Saderat Iran	Tehran, Iran	55 East 59th Street New York	Apr 5, 1996
Bank Mellī Iran	Tehran, Iran	767 Fifth Avenue New York	Apr 5, 1996
Bangkok Metropolitan Bank PLC	Bangkok, Thailand	One World Trade Center (Suite 4747) New York	Aug 23, 1996
Credit National	Paris, France	520 Madison Avenue New York	Dec 31, 1996

## SCHEDULE A

PART 2. AGENCIES, BRANCHES AND REPRESENTATIVE OFFICES OF  
FOREIGN BANKING CORPORATIONS

Name	Location (Parent)	Address of Agency, Branch or Representative Office	Effective Date
<b>Foreign Representative Offices</b>			
Sumitomo Bank, Limited, The	Osaka, Japan	450 Lexington Avenue New York	Nov 29, 1996
Korea Long Term Credit Bank	Seoul, Korea, Republic of	780 Third Avenue (Suite 1803) New York	Dec 11, 1996
Senshu Bank Ltd., The	Kishiwada, Japan	150 East 52nd Street (7th Floor) New York	Dec 31, 1996
Hill Samuel Bank, Limited	London, United Kingdom	527 Madison Avenue New York	Dec 31, 1996
National Bank of New Zealand Limited, The	Wellington, New Zealand	199 Water Street, One Seaport Plaza New York	Dec 31, 1996
Splitska Banka dd	Split, Croatia	10 East 40th Street New York	Dec 31, 1996

\* Additional Branch License

**SCHEDULE A**  
**PART 3. LICENSED LENDERS**

Name	Location	Date
<b>Licenses Issued</b>		
Associates Financial Services Company of New York, Inc.	75-29 31st Avenue Jackson Heights, Queens County	Jan 23, 1996
Household Finance Corporation III	Campus Plaza, Suite 16A Vestal, Broome County	Feb 20, 1996
NationsCredit Financial Services Corporation	3100 Vestal Parkway East Vestal, Broome County	Feb 28, 1996
Household Finance Corporation III	68-05 Fresh Pond Road Ridgewood, Queens County	Mar 13, 1996
	Great South Bay Shopping Center 1047 West Montauk Highway West Babylon, Suffolk County	Mar 13, 1996
	One Fordham Plaza - Store #11 458 East Fordham Road Bronx, Bronx County	Mar 13, 1996
Associates Financial Services Company of New York, Inc.	218-14 Jamaica Avenue Jamaica, Queens County	Apr 3, 1996
Green Tree Credit Corp.	200 Salina Meadows Parkway, Suite 200 Syracuse, Onondaga County	Apr 22, 1996
Beneficial New York Inc.	77 West 125th Street, Suite 201 New York, New York County	Apr 29, 1996
Avco Financial Services of New York, Inc.	1958 Victory Boulevard, # 2 Staten Island, Richmond County	Aug 8, 1996

SCHEDULE A  
PART 3. LICENSED LENDERS

Name	Location	Date
<b>Licenses Issued</b>		
Associates Financial Services Company of New York, Inc.	75-29 31st Avenue Jackson Heights, Queens County	Jan 23, 1996
Household Finance Corporation III	Campus Plaza, Suite 16A Vestal, Broome County	Feb 20, 1996
NationsCredit Financial Services Corporation	3100 Vestal Parkway East Vestal, Broome County	Feb 28, 1996
Household Finance Corporation III	68-05 Fresh Pond Road Ridgewood, Queens County	Mar 13, 1996
	Great South Bay Shopping Center 1047 West Montauk Highway West Babylon, Suffolk County	Mar 13, 1996
	One Fordham Plaza - Store #11 458 East Fordham Road Bronx, Bronx County	Mar 13, 1996
Associates Financial Services Company of New York, Inc.	218-14 Jamaica Avenue Jamaica, Queens County	Apr 3, 1996
Green Tree Credit Corp.	200 Salina Meadows Parkway, Suite 200 Syracuse, Onondaga County	Apr 22, 1996
Beneficial New York Inc.	77 West 125th Street, Suite 201 New York, New York County	Apr 29, 1996
Avco Financial Services of New York, Inc.	1958 Victory Boulevard, # 2 Staten Island, Richmond County	Aug 8, 1996

## SCHEDULE A

## PART 3. LICENSED LENDERS

Name	Location	Date
Trexar Corp. of New York	270 South Service Road Melville, NY	Oct 9, 1996
Household Finance Corporation III	60 Bay Street Staten Island, Richmond County	Oct 28, 1996
American General Finance, Inc.	501 Columbia Turnpike East Greenbush, Rensselaer County	Oct 28, 1996
Security Financial, Inc.	3740 Struble Road Endwell, NY	Nov 1, 1996
Security Pacific Financial Services Inc.	15 Park Avenue Clifton Park, Saratoga County	Dec 4, 1996
Household Finance Corporation III	395 Flatbush Avenue Extension, Store C Brooklyn, Kings County	Dec 20, 1996
	Westchester Financial Center 50 Main Street White Plains, Westchester County	Dec 26, 1996
<b>Licenses Surrendered</b>		
Avco Financial Services of New York, Inc.	2367 Middle Country Road Centereach, Suffolk County	Sep 3, 1996
Security Pacific Financial Services Inc.	1735 Central Avenue, Suite 202 Albany, Albany County	Sep 13, 1996
Transamerica Financial Professional Services, Inc.	401 West A Street, Suite 1900 San Diego, CA	Sep 16, 1996
Associates Financial Services Company of New York, Inc.	4105 1/2 West Genesee Street Syracuse, Onondaga County	Dec 31, 1996



SCHEDULE A  
PART 4. SALES FINANCE COMPANIES

Name	Location	Date
<b>Licenses Issued</b>		
Chrysler Financial Corporation	580 White Plains Road Tarrytown, Westchester County	Jan 1, 1996
	6711 Towpath Road East Syracuse, Onondaga County	Jan 1, 1996
	65 Willowbrook Boulevard Wayne, NJ	Jan 1, 1996
	150 Motor Parkway Hauppauge, Suffolk County	Jan 1, 1996
	296 Washington Ave. Extension Albany, Albany County	Jan 1, 1996
Associates Financial Services Company, Inc.	2167 Ralph Avenue Brooklyn, Kings County	Jan 2, 1996
	959 Route 9N Queensbury, Warren County	Jan 2, 1996
	463 Fifth Avenue Brooklyn, Kings County	Jan 2, 1996
	34-57 Francis Lewis Boulevard Bayside, Queens County	Jan 2, 1996
	2096 White Plains Road Bronx, Bronx County	Jan 2, 1996

SCHEDULE A  
PART 4. SALES FINANCE COMPANIES

Name	Location	Date
	28 Wheeler Road Central Islip, Suffolk County	Jan 2, 1996
Debis Financial Services, Inc.	201 Merritt 7, Suite 700 Norwalk, CT	Jan 24, 1996
Access Credit Corp.	6101 Carnegie Boulevard, Suite 310 Charlotte, NC	Jan 24, 1996
Associates Financial Services Company, Inc.	75-29 31th Avenue Jackson Heights, Queens County	Jan 26, 1996
Transouth Financial Corporation	701 East Gate Drive Mount Laurel, NJ	Jan 29, 1996
Olympic Financial LTD D/B/A Arcadia Financial	425 Center Pointe Corporate Park, 425 Essjay Road Williamsville, Erie County	Feb 28, 1996
World Omni Financial Corp.	6150 Omni Park Avenue Mobile, AL	Feb 29, 1996
CIT Group/Consumer Finance, Inc. (NY)	3 New England Executive Park, 2nd Floor Burlington, MA	Apr 4, 1996
First Merchants Acceptance Corporation of New York	1200 Scottsville Road, Suite 125 Rochester, Monroe County	Apr 8, 1996
Associates Financial Services Company, Inc.	218-14 Jamaica Avenue Jamaica, Queens County	Apr 11, 1996

SCHEDULE A  
PART 4. SALES FINANCE COMPANIES

Name	Location	Date
Universal Underwriters Acceptance Corp.	6363 College Blvd. Overland Park, KS	Apr 16, 1996
Beneficial New York, Inc.	77 West 125th Street, Suite 201 New York, New York County	Apr 29, 1996
Lexington Funding, Inc.	Orie Michael Avenue Farmingdale, Suffolk County	May 8, 1996
Omni Acceptance Corp.	200 Lake Street - #202 Peabody, MA	Jun 5, 1996
Autofinance Group, Inc.	Oakmont Lane Westmont, IL	Jun 19, 1996
Interstate Home Loan Center, Inc.	80 North Broadway, Suite 2001 Hicksville, Nassau County	Jul 8, 1996
SunStar Acceptance Corporation	45 Knollwood Road Elmsford, Westchester County	Jul 29, 1996
Omni Financial Services of America, Inc.	1769 Paragon Drive Memphis, TN	Jul 30, 1996
Transouth Financial Corporation	1900 W. Park Drive Westborough, MA	Jul 31, 1996
	4141 Rockside Road Seven Hills, OH	Jul 31, 1996
HFC Auto Credit Corp.	100 Mittel Drive Wood Dale, IL	Sep 5, 1996

SCHEDULE A  
PART 4. SALES FINANCE COMPANIES

Name	Location	Date
Advanta Auto Finance Corporation	Horsham Business Center, Building #4, 300 Welsh Road Horsham, PA	Sep 11, 1996
Shults Oldsmobile Cadillac Pontiac, Inc.	1315 Washington Street Jamestown, Chautauqua County	Sep 17, 1996
Condor Capital Corp.	800 South Oyster Bay Road Hicksville, Nassau County	Sep 23, 1996
Jefferson Capital Corp.	888 Seventh Avenue, Suite 3400 New York, New York County	Sep 25, 1996
Able Credit Corp.	1322 Avenue J Brooklyn, Kings County	Sep 25, 1996
Household Recovery Services Corporation	931 Corporate Center Drive Pomona, CA	Sep 26, 1996
SunStar Acceptance Corporation	135 Corporate Woods Rochester, Monroe County	Oct 11, 1996
debis Financial Services, Inc.	Seven Village Circle Roanoke, TX	Oct 28, 1996
AmeriCredit Financial Services, Inc. D/B/A AFS Financial Services	200 Bailey Avenue Fort Worth, TX	Nov 6, 1996
Mercury Finance Company of New York Inc.	5411 Sheridan Drive Williamsville, Erie County	Nov 6, 1996

## SCHEDULE A

## PART 4. SALES FINANCE COMPANIES

Name	Location	Date
<b>Licenses Surrendered</b>	3699 West Henrietta Road, Ste. 15 Rochester, Monroe County	Nov 6, 1996
Hyundai Motor Finance Company	14528 So. Outer Forty Rd. / Ste 100 Chesterfield, MO	Jul 1, 1996
Autolend Corporation	930 Washington Avenue Miami Beach, FL	Jul 16, 1996
Chrysler Financial Corporation	296 Washington Ave. Extension Albany, Albany County	Sep 26, 1996
Transouth Financial Corporation	1900 W. Park Drive Westborough, MA	Nov 29, 1996
Murray S. Weisberg	701 East Gate Drive Mount Laurel, NJ	Nov 30, 1996
Murray S. Weisberg	3740 Struble Road Endwell, Broome County	Dec 9, 1996
Ed Shults Chevrolet, Inc.	1315 Washington Street Jamestown, Chautauqua County	Dec 30, 1996
D.A.B. Group, Inc.	7110 Henry Clay Boulevard Liverpool, Onondaga County	Dec 31, 1996

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## SCHEDULE A

## PART 4. SALES FINANCE COMPANIES

Name	Location	Date
Whirlpool Financial Corporation	One Corporate Commons 100 West Commons Blvd., Suite 400 New Castle, DE	Dec 31, 1996
Associates Financial Services Company, Inc.	4105-1/2 West Genesee Street Syracuse, Onondaga County	Dec 31, 1996
Chrysler Financial Corporation	150 Motor Parkway Hauppauge, Suffolk County	Dec 31, 1996

## SCHEDULE A

## PART 5. LICENSED CHECK CASHERS

Name	Location	Date
<b>Licenses Issued</b>		
Chrysler Financial Corporation	580 White Plains Road Tarrytown, Westchester County	Jan 1, 1996
	6711 Towpath Road East Syracuse, Onondaga County	Jan 1, 1996
	65 Willowbrook Boulevard Wayne, NJ	Jan 1, 1996
	150 Motor Parkway Hauppauge, Suffolk County	Jan 1, 1996
	296 Washington Ave. Extension Albany, Albany County	Jan 1, 1996
Associates Financial Services Company, Inc.	2167 Ralph Avenue Brooklyn, Kings County	Jan 2, 1996
	959 Route 9N Queensbury, Warren County	Jan 2, 1996
	463 Fifth Avenue Brooklyn, Kings County	Jan 2, 1996
	34-57 Francis Lewis Boulevard Bayside, Queens County	Jan 2, 1996
	2096 White Plains Road Bronx, Bronx County	Jan 2, 1996
	28 Wheeler Road Central Islip, Suffolk County	Jan 2, 1996

## SCHEDULE A

## PART 5. LICENSED CHECK CASHERS

Name	Location	Date
Debis Financial Services, Inc.	201 Merritt 7, Suite 700 Norwalk, CT	Jan 24, 1996
Access Credit Corp.	6101 Carnegie Boulevard, Suite 310 Charlotte, NC	Jan 24, 1996
Associates Financial Services Company, Inc.	75-29 31th Avenue Jackson Heights, Queens County	Jan 26, 1996
Transouth Financial Corporation	701 East Gate Drive Mount Laurel, NJ	Jan 29, 1996
Olympic Financial LTD D/B/A Arcadia Financial	425 Center Pointe Corporate Park,  425 Essjay Road Williamsville, Erie County	Feb 28, 1996
World Omni Financial Corp.	6150 Omni Park Avenue Mobile, AL	Feb 29, 1996
CIT Group/Consumer Finance, Inc. (NY)	3 New England Executive Park, 2nd Floor Burlington, MA	Apr 4, 1996
First Merchants Acceptance Corporation of New York	1200 Scottsville Road, Suite 125  Rochester, Monroe County	Apr 8, 1996
Associates Financial Services Company, Inc.	218-14 Jamaica Avenue Jamaica, Queens County	Apr 11, 1996
Universal Underwriters Acceptance Corp.	6363 College Blvd. Overland Park, KS	Apr 16, 1996
Beneficial New York, Inc.	77 West 125th Street, Suite 201  New York, New York County	Apr 29, 1996



## SCHEDULE A

## PART 5. LICENSED CHECK CASHERS

Name	Location	Date
Lexington Funding, Inc.	One Michael Avenue Farmingdale, Suffolk County	May 8, 1996
Omni Acceptance Corp.	200 Lake Street - #202 Peabody, MA	Jun 5, 1996
Autofinance Group, Inc.	Oakmont Lane Westmont, IL	Jun 19, 1996
Interstate Home Loan Center, Inc.	80 North Broadway, Suite 2001 Hicksville, Nassau County	Jul 8, 1996
SunStar Acceptance Corporation	45 Knollwood Road Elmsford, Westchester County	Jul 29, 1996
Omni Financial Services of America, Inc.	1769 Paragon Drive Memphis, TN	Jul 30, 1996
Transouth Financial Corporation	1900 W. Park Drive Westborough, MA	Jul 31, 1996
	4141 Rockside Road Seven Hills, OH	Jul 31, 1996
HFC Auto Credit Corp.	100 Mittel Drive Wood Dale, IL	Sep 5, 1996
Advanta Auto Finance Corporation	Horsham Business Center, Building #4, 300 Welsh Road Horsham, PA	Sep 11, 1996
Shults Oldsmobile Cadillac Pontiac, Inc.	1315 Washington Street Jamestown, Chautauqua County	Sep 17, 1996
Condor Capital Corp.	800 South Oyster Bay Road Hicksville, Nassau County	Sep 23, 1996

## SCHEDULE A

## PART 5. LICENSED CHECK CASHERS

Name	Location	Date
Jefferson Capital Corp.	888 Seventh Avenue, Suite 3400 New York, New York County	Sep 25, 1996
Able Credit Corp.	1322 Avenue J Brooklyn, Kings County	Sep 25, 1996
Household Recovery Services Corporation	931 Corporate Center Drive Pomona, CA	Sep 26, 1996
SunStar Acceptance Corporation	135 Corporate Woods Rochester, Monroe County	Oct 11, 1996
Debis Financial Services, Inc.	Seven Village Circle Roanoke, TX	Oct 28, 1996
AmeriCredit Financial Services, Inc. D/B/A AFS Financial Services	200 Bailey Avenue Fort Worth, TX	Nov 6, 1996
Mercury Finance Company of New York Inc.	5411 Sheridan Drive Williamsville, Erie County	Nov 6, 1996
	3699 West Henrietta Road, Ste. 15 Rochester, Monroe County	Nov 6, 1996
<b>Licenses Surrendered</b>		
Hyundai Motor Finance Company	14528 So. Outer Forty Rd. / Ste 100 Chesterfield, MO	Jul 1, 1996
Autolend Corporation	930 Washington Avenue Miami Beach, FL	Jul 16, 1996

SCHEDULE A  
PART 5. LICENSED CHECK CASHERS

Name	Location	Date
Chrysler Financial Corporation	296 Washington Ave. Extension Albany, Albany County	Sep 26, 1996
Transouth Financial Corporation	1900 W. Park Drive Westborough, MA	Nov 29, 1996
	701 East Gate Drive Mount Laurel, NJ	Nov 30, 1996
Murray S. Weisberg	3740 Struble Road Endwell, Broome County	Dec 9, 1996
Ed Shults Chevrolet, Inc.	1315 Washington Street Jamestown, Chautauqua County	Dec 30, 1996
D.A.B. Group, Inc.	7110 Henry Clay Boulevard Liverpool, Onondaga County	Dec 31, 1996
Whirlpool Financial Corporation	One Corporate Commons 100 West Commons Blvd., Suite 400 New Castle, DE	Dec 31, 1996
Associates Financial Services Company, Inc.	4105-1/2 West Genesee Street Syracuse, Onondaga County	Dec 31, 1996
Chrysler Financial Corporation	150 Motor Parkway Hauppauge, Suffolk County	Dec 31, 1996
<b>Licenses Issued</b>		
C.L.B. Check Cashing, Inc.	2193 Bedford Avenue Brooklyn, Kings County	Jan 4, 1996
All Purpose Check Cashing Service, Inc.	2875 West 8th Street Brooklyn, Kings County	Jan 10, 1996

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## PART 5. LICENSED CHECK CASHERS

Name	Location	Date
Action Check Cashing Corp.	Goldwater Memorial Hospital Roosevelt Island, New York County	Jan 22, 1996
	Coler Memorial Hospital Roosevelt Island, New York County	Jan 22, 1996
Universal Check Cashing Corp.	302-318 North Main Street Hillcrest, Rockland County	Jan 26, 1996
E.G.I. Check Cashing Corporation	Hospital For Joint Diseases 301 East 17th Street New York, New York County	Feb 5, 1996
Lazer Check Cashing Corporation	646 12th Avenue New York, New York County	Feb 21, 1996
All Check Cashing, Inc.	5040 Nesconset Highway, Route 347 Port Jefferson Station, Suffolk County	Feb 27, 1996
Kissena Check Cashing Corporation	Jo-Lo Bus Company Inc. 145-40 155th Street Jamaica, Queens County	Mar 19, 1996
Prima Check Cashing, Inc.	290 Lenox Avenue New York, New York County	Mar 29, 1996
Wink Check Cashing Corp.	1135B Morris Park Avenue Bronx, Bronx County	Mar 29, 1996
Sutter Avenue Check Cashing, Inc.	31-88 21st Street Long Island City, New York	Mar 29, 1996
Triboro Check Cashing Corp.	31-88 21st Street Long Island City, Queens County	Mar 29, 1996

## SCHEDULE A

## PART 5. LICENSED CHECK CASHERS

Name	Location	Date
Bisa Check Cashing Corp.	44-27 Kissena Boulevard Flushing, Queens County	Jun 4, 1996
5 East 41 Check Cashing Corp.	11 West 46th Street New York, New York County	Jun 6, 1996
S & E Check Cashing Corp.	2304 86th Street Brooklyn, Kings County	Jun 10, 1996
Whitestone Check Cashing Corp.	30-31 Stratton Street Flushing, Queens County	Jun 27, 1996
Amityville Payroll Service Inc.	Kolpen Distributors Inc. 100 Heartland Blvd. Brentwood, Suffolk County	Jun 27, 1996
	KDI Specialty Foods, Inc. 15 Jefryn Boulevard Deer Park, Suffolk County	Jun 27, 1996
Samuel Gentile	4010A Boston Post Road Bronx, Bronx County	Jul 1, 1996
Airport Check Cashing, Inc.	127-01 Rockaway Boulevard South Ozone Park, Queens County	Jul 29, 1996
G & R Check Cashing Corp.	11 West 46th Street New York, New York County	Jul 30, 1996
Sunrise Check Cashing & Payroll Services, Inc.	37 Cedar Swamp Road Glen Cove, Nassau County	Aug 1, 1996
Melissa Check Cashing Corp.	135-07 Liberty Avenue Richmond Hill, Queens County	Aug 1, 1996

## SCHEDULE A

## PART 5. LICENSED CHECK CASHERS

Name	Location	Date
Richmond Hill Check Cashing, Inc.	2510B Hylan Boulevard Staten Island, Richmond County	Aug 5, 1996
David's Check Cashing, Inc.	Judith Lynn Home For Adults 1800 Waring Avenue Bronx, Bronx County	Aug 16, 1996
Home Check Cashing Corp.	2356 Grand Concourse Bronx, Bronx County	Aug 27, 1996
Bisa Check Cashing Corp.	61-20 Springfield Blvd. Bayside, Queens County	Sep 4, 1996
Eastchester Check Cashing, Inc.	108 South Fourth Ave Mount Vernon, NY	Sep 4, 1996
C.L.B. Check Cashing, Inc.	83-06 Broadway Elmhurst, Queens County	Sep 9, 1996
	99-25 Horace Harding Expressway Rego Park, Queens County	Sep 18, 1996
	99-25 Horace Harding Expressway Rego Park, Queens County	Sep 18, 1996
Hilton Check Cashing Corp.	11 Hilton Avenue Hempstead, Nassau County	Sep 25, 1996
Cebco Check Casher Corp.	Jefsteel Business Corp. 1345 Halsey Street Brooklyn, NY	Sep 30, 1996
Alidav, Inc.	2471 84th Street Brooklyn, Kings County	Sep 30, 1996
Uribea Realty Corp.	143 West 72nd Street New York, New York County	Oct 1, 1996

## SCHEDULE A

## PART 5. LICENSED CHECK CASHERS

Name	Location	Date
Copiague Check Cashing Corp.	89-48 Metropolitan Avenue Rego Park, Queens County	Oct 18, 1996
E.G.I. Check Cashing Corporation	Century 21 Department Store 22 Cortland Street New York, New York County	Oct 21, 1996
F.S. Quality Check Cashing Inc.	43-39 91st Place Elmhurst, Queens County	Oct 25, 1996
Bisa Check Cashing Corp.	91-20 59th Avenue Queens, Queens County	Oct 28, 1996
Prima Check Cashing, Inc.	544 East Fordham Road Bronx, Bronx County	Oct 31, 1996
A & A Check Cashing Corp.	2802 Frederick Douglass Boulevard New York, New York County	Nov 13, 1996
B & M Check Cashing Corp.	3901 Second Avenue Brooklyn, Kings County	Dec 3, 1996
Alivad Associates, Inc.	7602 13th Avenue Brooklyn, Kings County	Dec 5, 1996
Harlan Check Cashing Inc.	245 Tarrytown Road White Plains, Westchester County	Dec 12, 1996
Kissena Check Cashing Corporation	Capital Bus Transportation Corp. 84 Maspeth Avenue Brooklyn, Kings County	Dec 17, 1996
	Beatrice Bus Inc. 3167 Atlantic Avenue Brooklyn, Kings County	Dec 17, 1996
	Student Bus Service, Inc. 3167 Atlantic Avenue Brooklyn, Kings County	Dec 17, 1996

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## PART 5. LICENSED CHECK CASHERS

Name	Location	Date
Oak Street Check Cashing Inc.	621 Chestnut Street Garden City, Nassau County	Dec 23, 1996
<b>Licenses Surrendered</b>		
Fortune Check Cashing, Inc.	2875 West 8th Street Brooklyn, Kings County	Jan 10, 1996
G & R Check Cashing Corp.	Carolina Freight Carriers Corp. 6 Warehouse Lane Elmsford, NY	Jan 24, 1996
Prima Check Cashing, Inc.	Riteway Launderers & Drycleaners 3319 Atlantic Avenue Brooklyn, Kings County	Jan 29, 1996
Regina Check Cashing Corp.	Manhattan Psychiatric Center Wards Island New York, NY	Jan 30, 1996
	CSEA-Local 406 Creedmoor Psychiatric Center Queens Village, NY	Jan 30, 1996
G.N.C. Check Cashing, Inc.	A.P.F. Holdings, Inc. 320 Washington Street Mount Vernon, Westchester County	Jan 30, 1996
Accurate Check Cashing Corp.	Augie Moschitto Jewelry 114-08 91st St. Jamaica, Queens County	Feb 21, 1996
G & R Check Cashing Corp.	Task Force Security & Investigations 1049 Dahill Road Brooklyn, Kings County	Feb 26, 1996
Rico Check Cashing Corp.	290 Lenox Avenue New York, New York County	Apr 1, 1996



## SCHEDULE A

## PART 5. LICENSED CHECK CASHERS

Name	Location	Date
Kissena Check Cashing Corporation	44-27 Kissena Boulevard Flushing, Queens County	Jun 4, 1996
Ace Check Cashing Corp.	135-07 Liberty Avenue Richmond Hill, Queens County	Aug 1, 1996
Home Check Cashing Corp.	255 East 184th Street Bronx, Bronx County	Aug 27, 1996
G & R Check Cashing Corp.	108 South Fourth Avenue Mount Vernon, Westchester County	Sep 4, 1996
Emmi's Office Services, Inc.	3901 Second Avenue Brooklyn, Kings County	Dec 3, 1996
Mid Island Check Cashing Corp.	General Mechatronics Corporation 60 & 100 Milbar Blvd Farmingdale, Suffolk County	Dec 9, 1996
	AAR Technical Svce Center-Aviation Services 747 Zeckendorf Blvd Garden City, Nassau County	Dec 9, 1996
	Adchem Corp. 625 Main Street Westbury, Nassau County	Dec 9, 1996
	The Hertz Corporation La Guardia Marine Terminal Flushing, Queens County	Dec 9, 1996
	Yellow Freight System, Inc. 100 Allwood Avenue Central Islip, Suffolk County	Dec 9, 1996
	The Hertz Corporation 2335 New Hyde Park Road Lake Success, Queens County	Dec 9, 1996

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## SCHEDULE A

## PART 5. LICENSED CHECK CASHERS

Name	Location	Date
My-Jo Printing Co, Inc. 200 Montrose Road Westbury, Nassau County	Dec 9, 1996	
Econoco Corp. 300 Karin Lane Hicksville, Nassau County	Dec 9, 1996	
Mason Industries, Inc. 350 Rabro Drive Hauppauge, Suffolk County	Dec 9, 1996	
Quoizel, Inc. 325 Kennedy Drive Hauppauge, Suffolk County	Dec 9, 1996	
O. Thompson Co. 84-00 73rd Avenue - Unit F Glendale, Queens County	Dec 9, 1996	
Yellow Freight Inc. 99 Express Street Plainview, Suffolk County	Dec 9, 1996	
Busse Hospital Disposables 75 Arkay Drive Hauppauge, NY	Dec 9, 1996	
Cross Country Paper Products Corp. 176 Front Street Hempstead, Nassau County	Dec 9, 1996	
Embassy Industries 300 Smith Street Farmingdale, Suffolk County	Dec 9, 1996	

SCHEDULE A  
PART 5. LICENSED CHECK CASHERS

Name	Location	Date
	Per Pak / Orlandi 385 Farmingdale Blvd. West Babylon, Suffolk County	Dec 9, 1996
	Disc Graphics Inc. Ltd. 10 Gilpin Avenue Hauppauge, Suffolk County	Dec 9, 1996
	Seabury & Smith 3333 New Hyde Park Road New Hyde Park, Nassau County	Dec 9, 1996
	Four Seasons Solar Products Corp. 5005 Veterans Memorial Highway Holbrook, Suffolk County	Dec 9, 1996
	Bonded Brakes, Inc. 140 Corporate Drive Holtsville, Suffolk County	Dec 9, 1996
	Lightalarms Electronic Corp. 1170 Atlantic Ave Baldwin, Nassau County	Dec 9, 1996
	Mantec, Inc. Delta Flight Ctr - La Guardia Airport Flushing, Queens County	Dec 9, 1996
	Continental Airlines La Guardia Airport Flushing, Queens County	Dec 9, 1996
	Paradise Shops La Guardia Airport Flushing, Queens County	Dec 9, 1996
	US Air La Guardia Airport Flushing, Queens County	Dec 9, 1996

**SCHEDULE A  
PART 5. LICENSED CHECK CASHERS**

Name	Location	Date
	United Airlines La Guardia Airport Flushing, Queens County	Dec 9, 1996
	Eagle Electric Manufacturing Co, Inc. 45-31 Court Square Long Island City, Queens County	Dec 9, 1996
	Federal Express 5 Penn Plaza New York, New York County	Dec 9, 1996
	Dollar Rent A Car JFK Airport - Bldg #312 Jamaica, Queens County	Dec 9, 1996
David's Check Cashing, Inc.	Pan-American Diamond Corp. 33-00 47 <sup>th</sup> Avenue Long Island City, Queens County	Dec 16, 1996
	Pan-American Diamond Corp. 21-30 44 <sup>th</sup> Drive Long Island City, Queens County	Dec 16, 1996
Long Island City Check Cashers, Inc.	Best Cutting Inc. 47-51 33rd Street Long Island City, Queens County	Dec 24, 1996
Sunrise Check Cashing & Payroll Services, Inc.	Anselmi & Decicco, Inc & Ed O Wickberg Co Meadowbrook Bridge Wantagh, Nassau County	Dec 31, 1996
	Gateway Tire Remanufacturing Corp. 10 Niagra Avenue Freeport, Nassau County	Dec 31, 1996

## SCHEDULE A

## PART 5. LICENSED CHECK CASHERS

Name	Location	Date
<b>Licenses Issued</b>		
GM Premium Financing Corp.	Route 45, Northside Plaza, Suite L10 Pomona, Rockland County	May 15, 1996
Capitol Funding Group, Inc.	56 Clifton Country Road Clifton Park, Saratoga County	May 28, 1996
Forest Financial Incorporated	6480 Main Street Williamsville, Erie County	Sep 26, 1996
National IPF Company	1750 South Mesa Drive, Suite 100 Mesa, AZ	Oct 17, 1996
<b>Licenses Surrendered</b>		
Supreme Credit Corp.	1985 South Ocean Drive C/O Mr. Ira Lapes Hallandale, FL	Jun 19, 1996
National IPF Company	1750 South Mesa Drive, Suite 100 Mesa, AZ	Nov 25, 1996

## ANNUAL REPORT OF THE

## SCHEDULE A

## PART 6. PREMIUM FINANCE COMPANIES

Name	Location	Date
<b>Licenses Issued</b>		
GM Premium Financing Corp.	Route 45, Northside Plaza, Suite L10 Pomona, Rockland County	May 15, 1996
Capitol Funding Group, Inc.	56 Clifton Country Road Clifton Park, Saratoga County	May 28, 1996
Forest Financial Incorporated	6480 Main Street Williamsville, Erie County	Sep 26, 1996
National IPF Company	1750 South Mesa Drive, Suite 100 Mesa, AZ	Oct 17, 1996
<b>Licenses Surrendered</b>		
Supreme Credit Corp.	1985 South Ocean Drive C/O Mr. Ira Lapes Hallandale, FL	Jun 19, 1996
National IPF Company	1750 South Mesa Drive, Suite 100 Mesa, AZ	Nov 25, 1996

**SUPERINTENDENT OF BANKS**

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**SCHEDULE A**

**PART 7. TRANSMITTERS OF MONEY**

Name	Location	Date
<b>Licenses Issued</b>		
IPP, LLC	22 Riverview Drive Wayne, NJ	Jan 26, 1996
Bancomer Transfer Services, Inc.	444 South Flower Street, Suite 100 Los Angeles, CA	Mar 14, 1996
Cashpoint Network Services, Inc.	143 West 72nd Street New York, New York County	May 1, 1996
Dinero Express Inc.	591 West 181st Street New York, New York County	May 2, 1996
Dinero Express Inc.	5 East 176 <sup>th</sup> Street Bronx, Bronx County	Aug 26, 1996
Caribbean Airmail, Inc.	4075 SW 83rd Avenue, Suite 301 Miami, FL	Sep 17, 1996
Pay-O-Matic Corp., The	160 Oak Drive Syosset, NY	Sep 30, 1996

## SCHEDULE A

## PART 7. TRANSMITTERS OF MONEY

Name	Location	Date
<b>Licenses Surrendered</b>		
Haitian Transfer Express Company, Inc.	580 Amsterdam Ave New York, County	Jun 1, 1996
BOBY Express of New York, Inc.	1012 Nostrand Ave Brooklyn, Kings County	Jun 1, 1996
Swiss Bankers Travellers Cheque Centre	Weltpoststrasse 19 P. Box CH-3000 Berne, Switzerland	Jul 25, 1996
Olympic Remittance Corp.	11 Hanover Square, 6 <sup>th</sup> Floor New York, New York County	Jul 29, 1996



## SCHEDULE A

## PART 8. BUDGET PLANNERS

Name	Location	Date
<b>Licenses Issued</b>		
Consumer Credit Counseling Service of Buffalo, Inc.	4510 Main Street, Suite 201 Snyder Square East Amherst, Erie County	May 31, 1996
American Credit Alliance, Inc.	Two Pennsylvania Plaza - Suite 1500 New York, New York County	Jun 17, 1996
Debt Counseling Corp.	653 Old Country Road Westbury, Nassau County	Jul 12, 1996
Credit Counseling of the Hudson Valley, Inc.	455 Central Park Avenue, Suite 208 Scarsdale, Westchester County	Aug 20, 1996
Garden State Consumer Credit Counseling of NY, Inc.	265 Sunrise Highway, Suite 36 Rockville Centre, NY	Oct 11, 1996

## SCHEDULE A

## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
<b>Licenses Issued</b>		
* Recore One Mortgage	600 Old Country Road Garden City, NY 11530	Jan 02, 1996
* 1st Republic Mortgage Bankers, Inc.	3161 Baily Avenue Buffalo, NY 14215	Jan 02, 1996
* Bernard Wain D/B/A Wainco Funding	7001 Brush Hollow Road Westbury, NY 11590	Jan 02, 1996
* Long Beach Mortgage Company	90 Woodbridge Center Drive Woodbridge, NJ 07095	Jan 02, 1996
* Associates Consumer Discount Company, Inc.	28 Wheeler Road Central Islip, NY 11722	Jan 02, 1996
* First Union Mortgage Corporation	154 Spring Valley Marketplace Spring Valley, NY 10977	Jan 02, 1996
Mortgage Depot Corp.	7104 18th Avenue Brooklyn, NY 11204	Jan 02, 1996
Recore One Mortgage	One Oxford Valley, 2300 East Lincoln Hwy Langhorne, PA 19047	Jan 02, 1996
Coastal Federal Mortgage Company U/F/N CFM Mortgage	300 Craig Road Manalapan, NJ 07726	Jan 02, 1996
Knutson Mortgage Corporation	3001 Metro Drive Bloomington, MN 55425	Jan 03, 1996

## SCHEDULE A

## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
Blue Chip Mortgage Bankers, Corp.	1065 Old Country Road, Suite 205 Westbury, NY 11590	Jan 10, 1996
Hudson Bay Holdings, Ltd. D/B/A Hudson Bay Mortgage	1043 Oyster Bay Road East Norwich, NY 11732	Jan 16, 1996
* Hudson Bay Holdings, Ltd. D/B/A Hudson Bay Mortgage	235 Mamaroneck Avenue, Ste. 203 White Plains, NY 10605	Jan 16, 1996
Capital Quest LLC	101 Executive Boulevard Elmsford, NY 10523	Jan 17, 1996
* United Mortgage Corp.	355 Post Avenue Westbury, NY 11590	Jan 22, 1996
* Associates Consumer Discount Company, Inc.	218-14 Jamaica Avenue Queens Village, NY 11428	Jan 22, 1996
Independent National Mortgage Corp.	35 North Lake Avenue Pasadena, CA 91101	Jan 22, 1996
* Olympia Mortgage Corp.	207 East Montauk Highway Lindenhurst, NY 11757	Jan 25, 1996
Zirmak Mortgage, Inc.	109 North Street Danbury, CT 06810	Jan 26, 1996
* GMAC Mortgage Corporation	521 Fellowship Road, Suite 150 Mt. Laurel, NJ 08054	Feb 06, 1996
* Homestead Funding Corporation	1683 Route 9, St. John's Plaza Clifton Park, NY 12065	Feb 08, 1996
* Ivy Mortgage Corporation	26105 NYS Rt. 3 Watertown, NY 13601	Feb 12, 1996

## SCHEDULE A

## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
	629 French Road New Hartford, NY 13413	Feb 12, 1996
	17-20 Whitestone Expressway, 4th Floor Whitestone, NY 11357	Feb 12, 1996
Premier Mortgage Banking Corp.	6416 Bay Parkway, 2nd Floor Brooklyn, NY 11204	Feb 15, 1996
* Household Finance Realty Corporation of New York	Campus Plaza, Suite 16A Vestal, NY 13850	Feb 23, 1996
* Long Beach Mortgage Company	100 S. Shore Dr., Suite 150 East Haven, CT 06512	Feb 23, 1996
	7-45 Raymond Place W Newark, NJ 07102	Feb 23, 1996
EMC Residential Mortgage Corporation D/B/A Bear Stearns Mortgage Company	222 West Las Colinas Blvd, Suite 600 Irving, TX 75039	Feb 28, 1996
* Intercounty Mortgage, Inc.	6320 St. Augustine Road, Suite 5A Jacksonville, FL 32217	Mar 01, 1996
* Federal Standard Mortgage Banking Corp.	7 West Main Street Beacon, NY 12508	Mar 01, 1996
* Champion Mortgage Co. Inc.	600 Portion Road Ronkonkoma, NY 11779	Mar 01, 1996
* Household Finance Realty Corporation of New York	458 East Fordham Road Store #11 Bronx, NY 10458	Mar 15, 1996
* ContiMortgage Corporation	201 Gibraltar Road, Suite 210 Horsham, PA 19044	Mar 15, 1996

## SCHEDULE A

## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
* Parmann Mortgage Associates, L.P. D/B/A Parmann Mortgage	525 Fenimore Road Mamaroneck, NY 10543	Mar 25, 1996
* Long Beach Mortgage Company	200 White Plains Road Tarrytown, NY	Mar 25, 1996
* Parkway Mortgage, Inc.	303 South Broadway, Ste 107 Tarrytown, NY 10591	Mar 28, 1996
* Champion Mortgage Co. Inc.	413 Raritan Avenue Highland Park, NJ 08904	Mar 28, 1996
* Household Finance Realty Corporation of New York	1047 West Montauk Highway West Babylon, NY 11704	Apr 08, 1996
* Executive Mortgage Bankers Ltd.	1800 Middle Country Road Centereach, NY 11720	Apr 12, 1996
* Industry Mortgage Company, L.P. D/B/A Equitystars	132 Central Street Foxboro, MA 02035	Apr 12, 1996
	25 Blackstone Valley Place Lincoln, RI 02865	Apr 12, 1996
* Household Finance Realty Corporation of New York	68-05 Fresh Pond Road Ridgewood, NY 11385	Apr 17, 1996
* Ford Consumer Finance Company, Inc.	1810 Chapel Ave. West, Commerce Center Suite 270 Cherry Hill, NJ 08002	Apr 17, 1996
* Mortgage Plus Equity & Loan Corporation	420 Lexington Avenue, Room 608 New York, NY 10170	Apr 23, 1996
* Beneficial Homeowner Service Corporation	77 West 125th Street, Suite 201 New York, NY 10027	Apr 23, 1996

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## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
* 1st 2nd Mortgage Co. of N.J., Inc.	67 North Main Street New City, NY 10956	Apr 29, 1996
* Champion Mortgage Co. Inc.	467B Old Country Road Westbury, NY 11590	Apr 29, 1996
* Homeric Mortgage Corporation	273 South Main Street New City, NY 10956	Apr 29, 1996
K. Hovnanian Mortgage Inc.	225 Highway 35, 2nd fl PO Box 8039 Red Bank, NJ 07701	May 01, 1996
Reeves Mortgage Bankers Inc.	308 Summer Street Buffalo, NY 14222	May 02, 1996
* Industry Mortgage Company, L.P. D/B/A Equitystars	1101 N. Kings Highway, Suite G-100 Cherry Hill, NJ 08034	May 15, 1996
* Community Home Mortgage Corporation	300 Wheeler Road, Suite 108 Hauppauge, NY 11788	May 15, 1996
* Coastal Capital Corp. D/B/A The Mortgage Shop	300 Westage Business Center, Suite 250 Fishkill, NY 12524	May 17, 1996
* Mortgage Line Financial Corp.	2222 Richmond Avenue Staten Island, NY 10314	May 23, 1996
Alliance Mortgage Company U/F/N AMC Mortgage	4500 Salisbury Road Jacksonville, FL 32232	May 23, 1996
Mortgage Line Financial Corp.	324 South Wellwood Avenue Lindenhurst, NY 11757	May 23, 1996
* Michael Strauss, Inc. D/B/A American Home Mortgage	50 Main Street White Plains, NY 10606	May 31, 1996

## SCHEDULE A

## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
	300 Motor Parkway Hauppauge, NY 11788	May 31, 1996
* United Companies Lending Corporation D/B/A UC Lending	200 White Plains Road, Suite 425 Tarrytown, NY 10591	May 31, 1996
	3939 West Ridge Road, Suite A-110 Erie, PA 16506	May 31, 1996
	50 Charles Lindbergh Blvd. Suite 200 Uniondale, NY 11553	May 31, 1996
* Ford Consumer Finance Company, Inc.	1 New England Executive Park Burlington, MA 01803	May 31, 1996
* U.S.A. Mortgage Bankers of America, Inc.	330 Motor Parkway-Suite 303 Hauppauge, NY 11788	May 31, 1996
* Golden National Mortgage Banking Corp.	4250 Veterans Memorial Highway Holbrook, NY 11741	May 31, 1996
Diamond Funding Corporation	872 Park Avenue Cranston, RI 02910	Jun 06, 1996
K Mortgage Corporation	805 Third Avenue, Sixth Floor New York, NY 10022	Jun 14, 1996
* Long Beach Mortgage Company	7727 North 16th Street, Suite 108 Phoenix, AZ 85020	Jun 18, 1996
Arlington Capital Mortgage Corporation	Four Greenwood Square, Suite 105 Bensalem, PA 19020	Jun 24, 1996

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## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
* Commercial Credit Plan Incorporated of Georgetown	236 W. Route 38, Suite 105 Morrestown, NJ 08057	Jun 27, 1996
* GMAC Mortgage Corporation	Three Executive Park Drive Bedford, NH 03102	Jun 27, 1996
* GFI Mortgage Bankers, Inc.	1642 Coney Island Avenue, Suite #2 Brooklyn, NY 11230	Jun 27, 1996
* Long Beach Mortgage Company	1545 River Park Drive, Suite 305 Sacramento, CA 95815	Jul 01, 1996
	21-00 Route 208 Fairlawn, NJ 07410	Jul 01, 1996
	80-02 Kew Gardens Road, Suite 1050 Kew Gardens, NY 11415	Jul 01, 1996
	35 Pinelawn Road, Suite 218E Melville, NY 11747	Jul 01, 1996
* GMAC Mortgage Corporation	346 Shelburne Road Burlington, VT 05401	Jul 01, 1996
* Intercounty Mortgage, Inc.	1515 Lyell Avenue Rochester, NY 14606	Jul 01, 1996
* Donald Henig, Inc. D/B/A Island Mortgage Network	1504 Kings Highway Brooklyn, NY 11229	Jul 24, 1996
	6390 Fly Road East Syracuse, NY 13057	Jul 24, 1996



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## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
	33 Great Neck Road Great Neck, NY 11021	Jul 24, 1996
	10-87 Jackson Avenue Long Island City, NY 11101	Jul 24, 1996
* Long Beach Mortgage Company	200 Motor Parkway, Suites 17 & 20 Hauppauge, NY 11788	Jul 24, 1996
* United Mortgage Corp.	110-06 Liberty Avenue Richmond Hill, NY 11419	Jul 24, 1996
* Long Beach Mortgage Company	2240 Douglas Blvd., Suite 150 Roseville, CA 95661	Jul 24, 1996
* Champion Mortgage Co. Inc.	171-50 Northern Boulevard Flushing, NY 11358	Jul 30, 1996
* Donald Henig, Inc. D/B/A Island Mortgage Network	209 Elizabeth Street Utica, NY 13501	Jul 30, 1996
	115 Eileen Way, Suite 102 Syosset, NY 11791	Jul 30, 1996
Interstate Home Loan Center, Inc.	80 North Broadway, Suite 2001 Hicksville, NY 11801	Jul 31, 1996
American Capital Mortgage Bankers, Ltd	1981 Marcus Avenue, Suite C- 112 Lake Success, NY 11042	Aug 07, 1996
* Columbia National Incorporated	222 Mamroneck Avenue, Suite 108-109 White Plains, NY 10605	Aug 15, 1996
* Intercounty Mortgage, Inc.	123 Maple Avenue-2nd floor Riverhead, NY 11901	Aug 15, 1996

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## SCHEDULE A

## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
	113 Main Street Batavia, NY 14020	Aug 15, 1996
* United Companies Lending Corporation D/B/A UC Lending	66 Middlebush Road, Exec. Sq., Ste.U306 Wappingers Falls, NY 12590	Aug 15, 1996
* SBU Mortgage Corporation	2 Ellinwood Drive New Hartford, NY 13413	Aug 15, 1996
Residential Money Centers, Inc.	20 Craig Road Montvale, NJ 07645	Aug 15, 1996
Fairfield Mortgage Corporation	246 Federal Road Brookfield, CT 06804	Aug 15, 1996
Dream House Mortgage Corporation	385 South Main Street Providence, RI 02903	Sep 05, 1996
First Alliance Mortgage Company	17305 Von Karman Avenue Irvine, CA 92714	Sep 06, 1996
* First Alliance Mortgage Company	585 Stewart Avenue, Suite 544 Garden City, NY 11530	Sep 06, 1996
* Donald Henig, Inc. D/B/A Island Mortgage Network	450 Essjay Road, Suite 180 Williamsville, NY 14221	Sep 10, 1996
* Avco Mortgage Company of New York, Inc.	1958 Victory Boulevard Staten Island, NY 10314	Sep 10, 1996
Tammac Corporation	1140 Route 315 Wilkes-Barre, PA 18711	Sep 12, 1996
Capitaland Funding Group, LLC	8 Malta Commons-100 Saratoga Village Blvd. Malta, NY 12020	Sep 18, 1996

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## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
* American General Home Equity, Inc.	501 Columbia Turnpike East Greenbush, NY 12061	Sep 25, 1996
* Donald Henig, Inc. D/B/A Island Mortgage Network	110-20 Jamaica Avenue Richmond Hill, NY 11418	Sep 25, 1996
* Intercounty Mortgage, Inc.	200 Business Park Drive Armonk, NY 10504	Sep 25, 1996
* U.S.A. Mortgage Bankers of America, Inc.	2169 86th Street Brooklyn, NY 11214	Sep 25, 1996
* Commercial Credit Plan Incorporated of Georgetown	510 Broadhollow Road, Suite 203 Melville, NY 11747	Sep 25, 1996
Transworld Mortgage Corporation	13111 Northwest Freeway Houston, TX 77040	Sep 26, 1996
* First Alliance Mortgage Company	80-02 Kew Gardens Road, Suite 201 Kew Gardens, NY 11415	Oct 02, 1996
* North American Mortgage Company A/K/A North American Mortgage Company, Inc.	1820 Chapel Avenue West, Suite 170 Cherry Hill, NJ 08002	Oct 02, 1996
* First Funding Mortgage Bankers Corp. D/B/A AAA Express Home Credit	4101 Church Avenue Brooklyn, NY 11203	Oct 16, 1996
* Household Finance Realty Corporation of New York	60 Bay Street Staten Island, NY 10201	Oct 16, 1996
* Mortgage Plus Equity & Loan Corporation	2367 Middle Country Road Centereach, NY 11720	Oct 30, 1996

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## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
* Northeastern Mortgage Investment Corp.	220 White Plains Road Tarrytown, NY 10591	Oct 30, 1996
* Weyerhaeuser Mortgage Company	14500 Avion Parkway, Suite 310 Chantilly, VA 20151	Oct 30, 1996
* Donald Henig, Inc. D/B/A Island Mortgage Network	100 Corporate Plaza Islandia, NY 11722	Oct 30, 1996
	3177 East Tremont Avenue Bronx, NY 10461	Oct 30, 1996
Globe Mortgage America, LLC	70 Grand Avenue River Edge, NJ 07661	Nov 04, 1996
* Green Tree Credit Corp.	34387 Plymouth Road Livonia, MI 48150	Nov 13, 1996
* Community Home Mortgage Corporation	508 Route 17M Monroe, NY 10950	Nov 13, 1996
* United Companies Lending Corporation D/B/A UC Lending	65 East Main Street Falconer, NY 14733	Nov 13, 1996
	100 North Wilkes Barre Blvd., Suite 104 Wilkes Barre, PA 18702	Nov 13, 1996
* Norwest Mortgage of New York, Inc. D/B/A Norwest Mortgage	21101 NYS Route 12F Watertown, NY 13601	Nov 13, 1996
Interstate Resource Corp.	254 Route 17K Newburgh, NY 12550	Nov 13, 1996
Hampstead Financial Corporation	Two Executive Drive, Suite 205 Fort Lee, NJ 07024	Nov 20, 1996

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## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
* Federal Capital Funding Corp.	1205 Franklin Avenue Garden City, NY 11530	Nov 21, 1996
Citizens Mortgage Corporation	29 N. Farview Avenue Paramus, NJ 07652	Nov 21, 1996
Federal Capital Funding Corp.	7819 Norfolk Avenue Bethesda, MD 20814	Nov 21, 1996
* Donald Henig, Inc. D/B/A Island Mortgage Network	173 Congers Avenue Congers, NY 10920	Dec 05, 1996
* Aames Funding Corporation U/A/N Aames Home Loan	3731 Wilshire Boulevard, Suite 1000 Los Angeles, CA 90010	Dec 17, 1996
	145 Huguenot Street, 1st floor New Rochelle, NY 10801	Dec 17, 1996
	1 John James Audubon Parkway, Suite 110 Amherst, NY 14228	Dec 17, 1996
	900 Merchants Concourse, Suite LL3 Westbury, NY 11590	Dec 17, 1996
<b>Licenses Surrendered</b>		
Crown Funding Corp.	2 Gannett Drive – Suite 418 White Plains, NY 10604 3404	Jan 02, 1996
* Crown Funding Corp.	1258 Second Avenue New York, NY 10021	Jan 02, 1996
Exchange Mortgage Corp.	110 Walt Whitman Road(Route 110) Huntington Station, NY 11746	Jan 04, 1996
* Exchange Mortgage Corp.	97-14 101st Avenue Ozone Park, NY 11417	Jan 04, 1996

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## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
* National Standard Mortgage Corp. D/B/A New York Wholesale Mortgage	9603 Flatlands Ave., 2nd fl Brooklyn, NY 11236	Jan 04, 1996
* Freedom Mortgage Corporation	200 White Plains Road Tarrytown, NY 10591	Jan 05, 1996
* First Priority Mortgage Inc.	6505 E. Quaker Street Orchard Park, NY 14127	Jan 11, 1996
Globe Mortgage Company, Inc.	Two University Plaza Hackensack, NJ 07602 0246	Jan 11, 1996
* Primary Mortgage Banking Corporation	900 Jericho Turnpike New Hyde Park, NY 11040	Jan 23, 1996
* Wall Street Mortgage Bankers Ltd. D/B/A Power Express	550 Northern Blvd. Great Neck, NY 11021	Jan 26, 1996
United Financial Funding, Inc.	109 North Street Danbury, CT 06811	Jan 26, 1996
* First Bankers Mortgage Services, Inc. D/B/A First Financial Mortgage Services	1802 State Street Watertown, NY 13601	Jan 30, 1996
* 1st 2nd Mortgage Co. of N.J., Inc.	67 North Main Street New City, NY 10956	Feb 01, 1996
* MFS Mortgage Company, Inc. F/N MFS Mortgage Company of New York	114 Jericho Turnpike Floral Park, NY 11001	Feb 03, 1996
* Ameritrust National Mortgage Bankers, Inc.	350 Motor Parkway, Ste 303/304 Hauppauge, NY 11788	Feb 05, 1996
* Mortgage Plus Equity & Loan Corporation	2025 Richmond Avenue, Suite 216 Staten Island, NY 10314	Feb 15, 1996

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## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
	6416 Bay Parkway, 2nd floor Brooklyn, NY 11214	Feb 15, 1996
	40-04A Bell Blvd., Suite B Bayside, NY 11361	Feb 15, 1996
* Blair Services of America, Inc. D/B/A Whitman Mortgagee	1800 Middle Country Road Centereach, NY 11720	Feb 21, 1996
EMC Mortgage Corporation	222 West Las Colinas Blvd., Suite 600 Irving, TX 75039	Feb 28, 1996
* Dale Mortgage Bankers Corp.	3 Marcus Blvd. Albany, NY 12205	Mar 12, 1996
Patriot Mortgage Company, L.P.	1611 Des Peres Road, Suite 120 St. Louis, MO 63131 1831	Mar 20, 1996
* Patriot Mortgage Company, L.P.	5792 Widewaters Parkway Dewitt, NY 13214	Mar 20, 1996
* Patriot Mortgage Company, L.P.	One Corporate Plaza, Suite 105 Albany, NY 12203	Mar 20, 1996
* Donald Henig, Inc. D/B/A Island Mortgage Network	2429A East Tremont Avenue Bronx, NY 10570	Mar 22, 1996
* Continental Mortgage Bankers Inc D/B/A Financial Equities	330 Motor Parkway Hauppauge, NY 11788	Apr 12, 1996
Mortgage Central Corp.	25 Blackstone Valley Place Lincoln, RI 02865	Apr 12, 1996
Community Development Investors, Inc.	41 East 42nd Street, Suite 1500 New York, NY 10017	May 14, 1996

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## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
* GMAC Mortgage Corporation	500 Old York Road Jenkintown, PA 19046	May 16, 1996
* GMAC Mortgage Corporation	485 W. Milwaukee Avenue Detroit, MI 48202	May 16, 1996
	1 Executive Park Drive Bedford, NH 03102	May 20, 1996
* First Town Mortgage Corporation	Goldens Bridge Court, Route 22 Katonah, NY 10536	May 21, 1996
* The First National Mtge Exchange Inc D/B/A Finamex Financial	Heilbrunn Office Pk., 2501 Highway 516 Old Bridge, NJ 08857	May 22, 1996
	114 East 32nd Street, Suite #1702 New York, NY 10016	May 22, 1996
MidCoast Mortgage Corporation	1901 West Cypress Creek Road, Suite 300 Fort Lauderdale, FL 33309	May 28, 1996
Imperial Credit Industries, Inc.	20371 Irvine Avenue, Suite 200 Santa Ana Heights, CA 92707	Jun 28, 1996
* Imperial Credit Industries, Inc.	900 Lanidex Plaza Parsippany, NJ 07054	Jun 28, 1996
Kadiiac Mortgage Bankers LTD	1983 Marcus Avenue, Suite 125 Lake Success, NY 11042	Jun 28, 1996
* The Real Est. Fndg. Ctr.Mtge. BkgInc D/B/A Real Estate Funding Center	2 Gannett Drive, Suite 203 White Plains, NY 10606	Jul 16, 1996



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## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
* The Real Est. Fndg. Ctr.Mtge. BkgInc D/B/A Real Estate Funding Center	48 South Road, Suite 100 Melville, NY 11747	Jul 16, 1996
* Continental Mortgage Bankers Inc D/B/A Financial Equities	169-17 Northern Blvd. Flushing, NY 11358	Jul 19, 1996
LiTenda Mortgage Corporation	695 Bloomfield Avenue Montclair, NJ 07042	Jul 19, 1996
Loan America Financial Corporation	8100 Oak Lane Miami Lakes, FL 33016	Jul 22, 1996
* Loan America Financial Corporation	660 White Plains Road Tarrytown, NY 10591	Jul 22, 1996
* GMAC Mortgage Corporation	1050 Wilshire Drive Troy, MI 48084	Aug 02, 1996
* Avco Mortgage Company of New York, Inc.	2367 Middle Country Rd Centereach, NY 11720	Sep 03, 1996
* Primary Mortgage Banking Corporation	2043 Richmond Avenue Staten Island, NY 10314	Sep 03, 1996
* American National Mortgage Corp.	1065 Old Country Road, Suite 205 Westbury, NY 11590	Sep 03, 1996
* Alliance Mortgage Banking Corp.	33 Main Street, Suite 3 Hempstead, NY 11550	Sep 05, 1996
* House America Mortgage Banking Corp.	87-20 Woodhaven Blvd. Woodhaven, NY 11421	Sep 16, 1996
	107-03 Rockaway Blvd. Ozone Park, NY 11417	Sep 16, 1996

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## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
	147-24 Hillside Avenue Jamaica, NY 11435	Sep 16, 1996
* Hartford Funding LTD	245 Wall Street Kingston, NY 12401	Sep 17, 1996
* GMAC Mortgage Corporation	180 Summit Avenue Montvale, NJ 07645	Sep 17, 1996
* Fleet Mortgage Corp.	1480 Route 9 Woodbridge, NJ 07095	Sep 24, 1996
* Security Pacific Finance Credit Corp.	15 Park Avenue Clifton Park, NY 12065	Sep 26, 1996
* Dale Mortgage Bankers Corp.	2 Crosfield Ave., Suite 324 West Nyack, NY 10994	Sep 30, 1996
* Marathon Capital, L.P.	101 Grand Avenue Massapequa, NY 11758	Oct 04, 1996
* Avco Mortgage Company of New York, Inc.	660 White Plains Road Tarrytown, NY 10591	Oct 22, 1996
Ashford Funding Corp.	910 Maple Road Williamsville, NY 14221	Oct 29, 1996
EquiCredit Corporation of NY	10401 Deerpark Blvd., Bldg. 1 Fl 4 Jacksonville, FL 32256	Nov 04, 1996
* EquiCredit Corporation of NY	1600 Stewart Avenue, Suite 204 Westbury, NY 11590	Nov 04, 1996
* EquiCredit Corporation of NY	3136 South Winton Road, # 204 Rochester, NY 14623	Nov 04, 1996

## SCHEDULE A

## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
* EquiCredit Corporation of NY	6225 Sheridan Dr.-Bldg. C, Ste 108 Amherst, NY 14221	Nov 04, 1996
* EquiCredit Corporation of NY	490 Wheeler Road, Suite 265 Hauppauge, NY 11787	Nov 04, 1996
* EquiCredit Corporation of NY	1065 Highway 315, Suite G Wilkes-Barre, PA 18702	Nov 04, 1996
Globe Mortgage America, Inc.	70 Grand Avenue River Edge, NJ 07661	Nov 04, 1996
* Capitaland Funding Group, LLC	71 Bay Street Glens Falls, NY 12801	Nov 08, 1996
* Norwest Mortgage of New York, Inc. D/B/A Norwest Mortgage	3348 Southwestern Boulevard Orchard Park, NY 14127	Nov 13, 1996
* Premier Mortgage Banking Corp.	2025 Richmond Avenue Staten Island, NY 10314	Nov 14, 1996
* Primary Mortgage Banking Corporation	1393-216 Veterans Memorial Highway Hauppauge, NY 11788	Nov 14, 1996
* Hartford Funding LTD	4205 Long Branch Road Liverpool, NY 13090	Nov 15, 1996
* Norwest Mortgage of New York, Inc. D/B/A Norwest Mortgage	1637 Empire Blvd. Rochester, NY 14580	Nov 15, 1996
Mercantile Mortgage Bankers Ltd.	17 Purdy Avenue Rye, NY 10580	Dec 02, 1996
* Network Lenders of America, Inc.	399 Knollwood Road, Suite 213 White Plains, NY 10603	Dec 04, 1996

## SCHEDULE A

## PART 9. LICENSED MORTGAGE BANKERS

Name	Location	Date
* Parkway Mortgage, Inc.	1680 Route 23, Suite 315 Wayne, NJ 07474	Dec 06, 1996
* Mortgage Lending of America, Inc.	225 Main Street Northport, NY 11768	Dec 09, 1996
* American National Mortgage Corp.	149-01 Veterans Memorial Highway Commack, NY 11725	Dec 09, 1996
* EMC Residential Mortgage Corporation D/B/A Bear Stearns Mortgage Company	115 South Jefferson Road Whippany, NJ 07981	Dec 11, 1996
* Blue Chip Mortgage Bankers, Corp.	1180 Hempstead Turnpike Uniondale, NY 11553	Dec 16, 1996
* 1st Republic Mortgage Bankers, Inc.	490 Main Street Northport, NY 11768	Dec 17, 1996
J.I. Kislak Mortgage Corporation	7900 Miami Lakes Drive West Miami Lakes, FL 33016 5867	Dec 17, 1996
* Ivy Mortgage Corporation	266 N. Franklin Street, Suite 2 Hempstead, NY 11021	Dec 19, 1996
* Mutual of North America, Inc.	619 Route 112, Suite 1 Patchogue, NY 11772	Dec 20, 1996
Certified Consumer Service Corporation	1040 Payne Avenue North Tonawanda, NY 14120	Dec 23, 1996
* First Suffolk Mortgage Corporation	70 Main Street Huntington, NY 11743	Dec 30, 1996

\* Indicates Branch Location

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PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
<b>Certificates Issued</b>		
* Primerica Financial Services Home Mortgages, Inc.	130-28 120th Street, 2nd Floor Jamaica, NY 11420	Jan 02, 1996
	755 Waverly Avenue, Suite 103 Holtsville, NY 11373	Jan 02, 1996
	83-23 Broadway Elmhurst, NY 11373	Jan 02, 1996
	2 Ethel Road, Suite 206-C Edison, NJ 08817	Jan 02, 1996
National Funding Corporation	49 South Main Street Spring Valley, NY 10977	Jan 04, 1996
Ladd Mortgage Services Corp. U/F/N Ladd Financial Center	191 Post Road West Westport, CT 06880	Jan 04, 1996
BMC Productions Mortgage Co.	424 Webster Avenue New Rochelle, NY 10801	Jan 04, 1996
Payless Mortgage Corporation	734 Green Street-2nd floor Iselin, NJ 08830	Jan 04, 1996
Ramgobin Ramdulara	128-09 Liberty Avenue Richmond Hill, NY 11419	Jan 04, 1996
Galante & Company	6 Cypress Lane Shirley, NY 11967	Jan 04, 1996
Easa M. Moulana D/B/A American Estate Priority Mortgage Co.	17 Sycamore Drive Roslyn, NY 11576	Jan 04, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Elaine Seymour D/B/A Financial Solutions & Services	33 Stepney Lane Islip, NY 11717	Jan 04, 1996
Advantage Home Mortgage Financial Svces.	18 Main Street Robbinsville, NJ 08691	Jan 04, 1996
Khristine Shahipour	160-05 Hillside Avenue Jamaica, NY 11432	Jan 04, 1996
Punch Mortgage Group Inc.	10 Mitchell Place, Suite 101 White Plains, NY 10601	Jan 04, 1996
Wentworth L. James D/B/A Preferred Mortgage Svces	901 N. Broadway, Suite 20 North White Plains, NY 10603	Jan 04, 1996
United Home Federal	The Villa, Crows Nest Road Tuxedo Park, NY 10987	Jan 04, 1996
Mark N. Misk	37-51 76th Street Jackson Heights, NY 11372	Jan 04, 1996
Maria Tulumba	146-19 23rd Avenue Whitestone, NY 11357	Jan 04, 1996
John Bellamente	581 6th Avenue, 4th Floor New York, NY 10011	Jan 04, 1996
George Kandankulam	2150 Central Park Avenue, 2nd Flr. Yonkers, NY 10710	Jan 04, 1996
Amsterdam Mortgage Corp.	One Cross Island Plaza, Suite 212 Rosedale, NY 11422	Jan 04, 1996
Command Mortgage Corp.	113-01 101st Avenue Richmond Hill, NY 11419	Jan 04, 1996
Harrison Funding Corp.	2631 Merrick Road Bellmore, NY 11710	Jan 04, 1996

## SUPERINTENDENT OF BANKS

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
A.M.C. Financial Group Inc.	190 Route 9W New Windsor, NY 12533	Jan 04, 1996
Patrick E. Thompson D/B/A P. Thompson Real Estate	1193 Bergen Street Brooklyn, NY 11213	Jan 04, 1996
* Primerica Financial Services Home Mortgages, Inc.	† Fulton Avenue-Suite 11 Room 3 Hempstead, NY 11550	Jan 08, 1996
	70-11 Austin Street, 2nd floor Forest Hills, NY 11375	Jan 22, 1996
* Trans Global Mortgage Corp.	401 Broadway, Suite 1800 New York, NY 10013	Jan 22, 1996
Northgate Real Estate & Development, Inc. D/B/A Northgate Funding Co.	125 Wolf Road Albany, NY 12205	Jan 23, 1996
Bear, Stearns & Co. Inc.	115 South Jefferson Road Whippany, NJ 07981	Jan 23, 1996
* Benjamin Mortgage Corp.	222B West Jericho Turnpike Syosset, NY 11791	Jan 31, 1996
* Isaac Rochlitz D/B/A Evergreen Funding Company	71 East Eckerson Road Spring Valley, NY 10952	Jan 31, 1996
Thomas B. Leach D/B/A Albany Funding	1533 Central Avenue Albany, NY 12205	Feb 02, 1996
Man-Tak Sandy Wong D/B/A NYC Mortgage Center	23 Pell Street, 2nd Floor New York, NY 10013	Feb 02, 1996
* Primerica Financial Services Home Mortgages, Inc	3 School Street Glen Cove, NY 11542	Feb 06, 1996

## SCHEDULE A

## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Lino, Inc. D/B/A Paramount Capital Services	16 Round Hill Road Armonk, NY 10504	Feb 06, 1996
* Primerica Financial Services Home Mortgages, Inc.	3376 Boston Road, 2nd floor Bronx, NY 10469	Feb 12, 1996
	55 Washington Street, Suite 210 E. Orange, NJ 07017	Feb 12, 1996
* Aspasia Gatanas D/B/A Axxion Mortgage Services	30 Jay Street, Suite N Schenectady, NY 12305	Feb 12, 1996
* Primerica Financial Services Home Mortgages, Inc.	1 Fulton Ave., Ste 11, Rm. 2 Hempstead, NY 11550	Feb 14, 1996
Aaria Mortgage Corporation	25 Canfield Avenue Yonkers, NY 10710	Feb 14, 1996
Mortgages Just Mortgages, Inc.	43 West Main Street Smithtown, NY 11787	Feb 15, 1996
Woodland Mortgage Corporation	23 Benedict Place Greenwich, CT 06830	Feb 15, 1996
Lamonts Travel Services Real Estate	176 Warwick Street Brooklyn, NY 11207	Feb 15, 1996
Ocean Beach Real Estate Company Inc. D/B/A City Residence	251 West 92 Street 12 B New York, NY 10025	Feb 15, 1996
Exceptional Mortgage Brokers Inc.	1010 Northern Blvd. Suite 232 Great Neck, NY 11021	Feb 15, 1996
A.C. Action Mortgage Corporation	527 Halevy Drive Cedarhurst, NY 11516	Feb 15, 1996



## SUPERINTENDENT OF BANKS

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Joseph Capanna D/B/A Apple Home Mortgage	1809 Paulding Avenue, Suite A Bronx, NY 10462	Feb 15, 1996
Milton Hensley	200-19 Murdoch Avenue St. Albans, NY 11412	Feb 15, 1996
Nadir Siddiqui D/B/A United Republic Mortgage	14 West 55th Street, Suite 6A New York, NY 10019	Feb 15, 1996
Laureen A. Oliver	687 Lee Road Suite #207 Rochester, NY 14606	Feb 15, 1996
Liberty Mortgage Brokers Inc.	122-01 Liberty Avenue Richmond Hill, NY 11419	Feb 28, 1996
Miriam Maldonado	25-43 Ericsson Street East Elmhurst, NY 11369	Mar 20, 1996
Ivory Mortgage Corp.	3009 Ely Avenue 1st Floor 3010 Bronx, NY 10469	Mar 20, 1996
Clifford Griffiths D/B/A Preferred Mortgage Broker	3672 Harper Avenue Bronx, NY 10466	Mar 20, 1996
Mechanic Mortgage Group, Inc.	50 Charles Lindbergh Blvd. Uniondale, NY 11553	Mar 20, 1996
F&L Associates, LTD.	330 East 38th Street, Room 36A New York, NY 10016	Mar 20, 1996
Country Capital Corp.	25 Hillside Avenue Williston Park, NY 11596	Mar 20, 1996
M.N.S. Money Services, Inc.	1427 Coney Island Avenue Brooklyn, NY 11230	Mar 20, 1996
* Primerica Financial Services Home Mortgages, Inc.	1291 Plainfield Street Johnston, RI 02919	Apr 08, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
	14 Metrotech Center, Suite 207 Brooklyn, NY 11201	Apr 08, 1996
* Horizon Financial Group, Inc.	1 Bushwick Road Poughkeepsie, NY 12603	Apr 08, 1996
Finances Unlimited	1642 Union Blvd. Suite #210 Allentown, PA 18103	Apr 12, 1996
Equi-Capital Mortgage, Inc. U/F/N Equi-Capital Mortgage	31-10 23rd Avenue Astoria, NY 11105-2407	Apr 12, 1996
* Lino, Inc. D/B/A Paramount Capital Services	2 Colonial Square Brewster, NY 10509	Apr 17, 1996
The Mortgage Consultant & Company, Inc.	277 Fairfield Road, Suite 319 Fairfield, NJ 07004	Apr 24, 1996
Daniel R.F. Tolchin D/B/A Daniel R.F. Tolchin Mortgage Brokerage	South Bay Condos Unit 4P, 31 Casino Street Freeport, NY 11520	Apr 24, 1996
Carole Anzini D/B/A Award Mortgage Company	1075 Route 112 Port Jefferson Station, NY 11776	Apr 24, 1996
Chia-Yin Lois Hwang D/B/A Best Winner Realty	136-21 Roosevelt Avenue, Room 413 Flushing, NY 11354	Apr 24, 1996
Edward Ginsberg D/B/A Trinka Financial Services	518 Route 82 Suite F Hopewell Junction, NY 12533	Apr 24, 1996
Belmont Funding Corp. D/B/A Belmont Mortgage Associates	177-25 Rockaway Blvd. Jamaica, NY 11434	Apr 24, 1996
Network Capital Services, Inc.	811 Jericho Turnpike, Suite 103W Smithtown, NY 11787	Apr 24, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Keith Rhodd D/B/A Regency Financial Services	476 Elmont Road Elmont, NY 11003	Apr 24, 1996
Lutchmin Kisson D/B/A All Financial Services	143-44 Glassboro Avenue Jamaica, NY 11435	Apr 24, 1996
Hope Pam	501 Jerusalem Avenue Hicksville, NY 11801	Apr 24, 1996
The Mortgage Advantage Corp.	410 New York Avenue, Suite 202 Huntington, NY 11743	Apr 24, 1996
Advantage Funding Corp. D/B/A Othello Financial Group	118-20 Queens Blvd. Forest Hills, NY 11375	Apr 24, 1996
Contour Mortgage Corporation	1 St. Mark Street Auburn, MA 01501	Apr 24, 1996
* Primerica Financial Services Home Mortgages, Inc.	289 Route 33 East-Bldg. A- 2nd floor Manalapan, NJ 07726	Apr 29, 1996
Galaxy Associates	4400 Route 9 South Freehold, NJ 07728	May 01, 1996
Arader & O'Rourke, Inc.	1234 Summer Street 4th Floor Stamford, CT 06905	May 01, 1996
North Atlantic Mortgage Corp.	165 EAB Plaza, West Tower, Sixth Floor Uniondale, NY 11556	May 01, 1996
* Primerica Financial Services Home Mortgages, Inc.	4 Lyons Place White Plains, NY 10601	May 13, 1996
* Primerica Financial Services Home Mortgages, Inc.	17 First Street Swanton, VT 05488	May 13, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
S.R. Equities Service Co., LTD.	1529 Central Avenue, Suite 102 Albany, NY 12205	May 13, 1996
* The Manhattan Mortgage Co., Inc.	One Evertrust Plaza Jersey City, NJ 07306	May 16, 1996
* The Manhattan Mortgage Co., Inc.	2415 Montauk Highway Bridgehampton, NY 11932	May 16, 1996
* Reliance Mortgage Corporation D/B/A Great Lakes Mortgage	550 Latona Road Rochester, NY 14626	May 16, 1996
Reliance Mortgage Corporation D/B/A Great Lakes Mortgage	6 Triangle Park Drive, Suite 601 Cincinnati, OH 45246	May 16, 1996
* Primerica Financial Services Home Mortgages, Inc.	832 Clifton Avenue Clifton, NJ 07013	May 28, 1996
Real Estate Professionals of New York, Inc.	7419 13th Avenue Brooklyn, NY 11228	May 29, 1996
Ikomoni Alexander Jigidah D/B/A Easy Mortgages	2303 White Plains Road Bronx, NY 10467	May 29, 1996
Dutchess Capital Corp.	2029 Route 9 Suite 203 Fishkill, NY 12524	May 29, 1996
Patricia Mohan D/B/A A.B.M. Mortgage	17 Hornbeck Rdg Poughkeepsie, NY 12603	May 29, 1996
Jason Massie D/B/A Atlantic Residential Credit	10101 G Bacon Drive, Suite 206 Beltsville, MD 20705	May 29, 1996
Aima Eckert Housing & Development Inc.	277 Tarrytown Road White Plains, NY 10607	May 29, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Shirley Lee	47-48 196th Place Flushing, NY 11358	May 29, 1996
George Stavropoulos	8010 5th Avenue, Suite 2D Brooklyn, NY 11209	May 29, 1996
Traditional Mortgage Corp.	110-04 101 Avenue Richmond Hill, NY 11419	May 29, 1996
Laurence Kramer D/B/A Omnihealth Mortgage Company	106 Corporate Park Drive, Suite #413 White Plains, NY 10604	May 29, 1996
P.J. Fogarty Mortgage Services, Inc.	Time Plaza, Route 17K-53 Newburgh, NY 12550	May 29, 1996
* Skyscraper Consultants Inc. D/B/A Skyscraper Mortgage Company	375 North Broadway-Suite 205 Jericho, NY 11753	Jun 10, 1996
Valley Mortgage Company, Inc.	442 Warren Street Hudson, NY 12534	Jun 13, 1996
* Lenders Choice Funding, Inc.	4476 Main Street, Suite 204-Snyder Square Snyder, NY 14226	Jun 18, 1996
* IPI Financial Services Inc.	67-C Monroe Avenue Pittsford, NY 14534	Jun 18, 1996
Mortgage Market LTD	109 Randall Avenue Port Jefferson, NY 11777	Jun 20, 1996
Harry Moreno D/B/A HPM Financial Services	1130 North Broadway Massapequa, NY 11758	Jun 20, 1996
American Dream Servicing Corporation	649 Horseblock Road Farmingville, NY 11738	Jun 20, 1996

**SCHEDULE A**  
**PART 10. REGISTERED MORTGAGE BROKERS**

Name	Location	Date
Robert J. Flower D/B/A Equity Investment & Mortgage Company	9 Central Park Avenue Yonkers, NY 10705	Jun 20, 1996
* Primerica Financial Services Home Mortgages, Inc.	44 Court Street-Suite 305 Brooklyn, NY 11201	Jul 08, 1996
Greiner Capital Corporation	6821 Bear Ridge Road Pendleton, NY 14094	Jul 08, 1996
Northway Funding, L.L.C.	634 Plank Road, Suite 206 Clifton Park, NY 12065	Jul 09, 1996
Proactive Management, Inc.	31-74 29th Street, Suite 1M Astoria, NY 11106	Jul 16, 1996
Judah Dick D/B/A Kesef Brokerage	4912 15th Avenue Brooklyn, NY 11219	Jul 16, 1996
Celtic Real Estate Company, Inc.	15 Carriage Lane Centereach, NY 11720	Jul 23, 1996
* Lynx Equities, Inc.	219-09 Northern Boulevard	Jul 30, 1996
* Lynx Equities, Inc.	219-09 Northern Boulevard Bayside, NY 11361	Jul 30, 1996
Samuel V. Cino Jr. D/B/A Professional Mortgage Group	4515 Culver Road, Suite 301 Rochester, NY 14622	Jul 30, 1996
Bonnie D. Gipson D/B/A Capital Financial Services	19 Front Street Port Jervis, NY 12771	Aug 12, 1996
Equity Concepts Inc.	1730 Cranston Street Cranston, RI 02920	Aug 20, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Dutra & Company, Inc.	6696 Coe Road Livonia, NY 14487	Aug 20, 1996
Marine Funding, Inc.	103-04 Lefferts Blvd. Richmond Hill, NY 11419	Aug 21, 1996
LSB Capital Corp.	1320 Stony Brook Road, Suite 220 Stony Brook, NY 11790	Aug 21, 1996
Home Buyers Resource Center, Inc.	514 Merrick Road Baldwin, NY 11510	Aug 21, 1996
Ira S. Cooper	One Cross Island Plaza Rosedale, NY 11422	Aug 21, 1996
Nola Raveneau D/B/A NR Financial Services	148 Greenwich Street, Suite 201 Hempstead, NY 11550	Aug 21, 1996
Prime Source Mortgage Corp.	872 Middle Country Road St. James, NY 11780	Aug 21, 1996
William H. Block Adler D/B/A Money Matters	22 Plymouth Road Port Washington, NY 11050	Aug 21, 1996
Mary Alexander D/B/A Americo Realty	775 Burke Avenue Bronx, NY 10467	Aug 21, 1996
Ronald E. Fullertove	541 Crestview Drive Sherrard, IL 61281	Aug 21, 1996
Sertsu G. Medhin D/B/A Chemical Realty	1051 Front Street Unlondale, NY 11553	Aug 21, 1996
E.U.G.E.N. Corp.	39-01 Main Street, Suite 403 Flushing, NY 11354	Aug 21, 1996
Becker J. Cineus D/B/A BCI Financial Services	115-25 Metropolitan Avenue, Suite 01 Kew Gardens, NY 11418	Aug 21, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Parliament Equities, Inc.	70 West Redoak Lane White Plains, NY 10604	Aug 21, 1996
Alboro Mortgage Corp.	113-01 Liberty Avenue Richmond Hill, NY 11419	Aug 21, 1996
Signature Resources, LLC	233 Union Avenue Holbrook, NY 11741	Aug 21, 1996
Weatherstone Mortgage Corp.	114 Old Country Road, Suite 308 Mineola, NY 11501	Aug 21, 1996
Hanover Mortgage Corporation	270-274 Hillside Avenue, Suite A Williston Park, NY 11596	Sep 13, 1996
Family Home Finance Corp.	2415 Jerusalem Avenue, Suite 203 North Bellmore, NY 11710	Sep 13, 1996
Stagg Mortgage Corp.	1 Executive Blvd. #300 Yonkers, NY 11701	Sep 17, 1996
Rafik Ahmad	107-26 104th Street Ozone Park, NY 11417	Sep 26, 1996
Camelot Mortgage Co., Inc.	2450 Third Avenue East Meadow, NY 11554	Sep 26, 1996
Custom Capital Corp.	4780 Sunrise Highway Massapequa Park, NY 11762	Sep 26, 1996
Congressional Mortgage LLC	1415 Kellum Place Garden City, NY 11530	Sep 26, 1996
Classic Financial Group, Inc.	310 East Chestnut Street West Wing Rome, NY 13440	Sep 27, 1996



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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
* Bonnie D. Gipson D/B/A Capital Financial Services	6 Hamilton Avenue Monticello, NY 12701	Oct 02, 1996
Adirondack Note Buyers, Inc.	763 Westmoreland Drive Schenectady, NY 12309	Oct 02, 1996
Coast To Coast Mortgage, Inc.	28 Roxie Lane Morrisonville, NY 12962	Oct 03, 1996
Robert L. Vanwaldick D/B/A Quality Financial	830 Black River Blvd. Rome, NY 13440	Oct 16, 1996
Main Street Mortgage Services, Inc.	One International Boulevard, Suite 600 Mahwah, NJ 07495	Oct 16, 1996
Eric C. LaBounty D/B/A Jem Mortgage Services	690 State Route #3 Plattsburgh, NY 12901	Oct 16, 1996
Frontier Mortgage Of NY, INC.	2080 Ridge Road West Rochester, NY 14620	Oct 21, 1996
Joseph Wald	2707 Morgan Avenue Bronx, NY 10469	Oct 24, 1996
Marbon Mortgage Corp.	20 Ridgewood Street Valley Stream, NY 11580	Oct 24, 1996
Alpha Century, Inc.	47-48 190th Street, Suite LL Flushing, NY 11358	Oct 24, 1996
American Dream Homes Realty, Inc.	3052 Eastchester Road Bronx, NY 10469	Oct 24, 1996
Rochester Area Mortgage Services Inc.	2815 Baird Road Fairport, NY 14450	Oct 24, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
J.T.D. New Horizons, Inc.	96-10 101 Avenue Ozone Park, NY 11416	Oct 24, 1996
Alfred J. Brumme	8119 7th Avenue Brooklyn, NY 11228	Oct 24, 1996
Nation Home Mortgage LTD.	25 West 45th Street, Suite 400 New York, NY 10036	Oct 24, 1996
James Sullivan	68 County Place Deer Park, NY 11729	Oct 24, 1996
Sun Mortgage Company, Inc.	2 Robbie Road Cortlandt Manor, NY 10566	Oct 24, 1996
Marc Hoschander D/B/A Marc One Capital	370 Lexington Avenue New York, NY 10017	Oct 24, 1996
Eleanor Kovarik D/B/A All Seasons Mortgage Company	456 Medford Avenue Patchogue, NY 11772	Oct 24, 1996
Precision Capital Corp. (USA)	6 Chatham Square, 2nd Floor New York, NY 10038	Oct 24, 1996
Territory, Inc.	7 Arrowhead Road Pittsford, NY 14534	Nov 04, 1996
Bernardo Torres D/B/A General Service Co.	191 Wyckoff Avenue Brooklyn, NY 11237	Nov 14, 1996
The Mortgage Pool, Inc.	155 West Street New York, NY 10023	Nov 14, 1996
Northwest Queens Mortgages, Inc.	73-08 Northern Boulevard Jackson Heights, NY 11372	Nov 14, 1996
Showcase Marketing of Long Island Inc.	45 Terry Road, Suite #1 Smithtown, NY 11787	Nov 14, 1996

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**PART 10. REGISTERED MORTGAGE BROKERS**

Name	Location	Date
SFB Mortgage Brokers LLC	1001 Franklin Avenue, Suite 302 Garden City, NY 11530 2901	Nov 14, 1996
Mossberg Capital Resources, LLC.	1426 44th Street Brooklyn, NY 11219	Nov 14, 1996
Barry M. Gilman	34 Finl Drive Carmel, NY 10512	Nov 14, 1996
James J. Netti D/B/A The Mortgage House	7 William Street Auburn, NY 13021	Nov 15, 1996
CWA Group LTD.	1712 Utica Avenue Brooklyn, NY 11234	Nov 15, 1996
* Absolute Financial Services, Inc.	187 B Pleasant Street Keeseville, NY 12944	Dec 06, 1996
Victor Savory	383 East 49th Street Brooklyn, NY 11203	Dec 18, 1996
Transnation Capital Corp.	2171 Jericho Turnpike Commack, NY 11725	Dec 18, 1996
JAM Consultants Inc. D/B/A Jane A. Martin Consultants	108 North Harrison Street Alexandria, IN 46001 0522	Dec 18, 1996
Piyush Chowhan D/B/A Kentwood Financial Services	15 Commerce Centre Succasunna, NJ 07876	Dec 18, 1996
Wilfred Cancel D/B/A Smart Choice Mortgage Co.	344 Main Street, Ste. 405 Mt. Kisco, NY 10549	Dec 18, 1996
Smart Brokerage	500 North Broadway, Suite 139 Jericho, NY 11753	Dec 18, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
<b>Certificates Surrendered</b>		
Cam Equities Ltd	90 Glen Cove Rd Greenvale, NY 11548	Jan 02, 1996
Kevin Jackson D/B/A Empire Mortgage Service	5950 Butternut Drive East Syracuse, NY 13057	Jan 02, 1996
Stephen J. Nestro D/B/A Expert Financial Services	14 Deer Run Bethel, CT 06801	Jan 02, 1996
* Integrated Management Fundamentals Inc.	225 Broad Hollow Road, Suite 118W Melville, NY 11747	Jan 03, 1996
Dino J Lamia	7403 5 <sup>th</sup> Avenue Brooklyn, NY 11209 2710	Jan 03, 1996
Tri-State Lenders, Inc.	190 Route 9W Newburgh, NY 12550	Jan 04, 1996
John M Kness	187 California Road Yorktown Hts, NY 10598	Jan 05, 1996
AMSC Corp D/B/A American Mortgage Svce Co.	100 Sitterly Road Clifton Park, NY 12065	Jan 05, 1996
* Liquid Equities Corp.	600 Old Country Road, Suite 228 Garden City, NY 11530	Jan 08, 1996
Howard K Schoenfeld	85-66 159th Street Jamaica Hill, NY 11432	Jan 09, 1996
Renaissance Capital Resources, Inc.	1322 East 83rd Street Brooklyn, NY 11236	Jan 09, 1996
Gerard's Realty Ent	132 Avenue U Brooklyn, NY 11223	Jan 10, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
* Primerica Financial Services Home Mortgages, Inc.	1840 North Main Avenue Scranton, PA 18508	Jan 12, 1996
	4989 Route 309 Center Valley, PA 18034	Jan 12, 1996
	12 West Morris Ave., PO Box 55 Mount Tabor, NJ 07878	Jan 12, 1996
	14414 Detroit Avenue, Suite 201 Lakewood, OH 44107	Jan 16, 1996
* The Hudson Bay Mortgage Company, Inc.	235 Mamaroneck Ave., Suite 203 White Plains, NY 10605	Jan 16, 1996
The Hudson Bay Mortgage Company, Inc.	1043 Oyster Bay Road East Norwich, NY 11732	Jan 16, 1996
Donald W. Carter, Sr.	156 Craig Avenue Freeport, NY 11520	Jan 16, 1996
* A R Conelly Inc.	9216 Avenue L Brooklyn, NY 11236	Jan 19, 1996
	1722 Flatbush Avenue Brooklyn, NY 11210	Jan 19, 1996
	2280 Flatbush Avenue Brooklyn, NY 11234	Jan 19, 1996
	9301 Flatbush Avenue Brooklyn, NY 11236	Jan 19, 1996
	2111 Avenue U Brooklyn, NY 11229	Jan 19, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
	339-45 Atlantic Avenue Brooklyn, NY 11201	Jan 19, 1996
	8512 3rd Avenue Brooklyn, NY 11209	Jan 19, 1996
	8609 Bay Parkway Brooklyn, NY 11214	Jan 19, 1996
	510 Avenue U Brooklyn, NY 11223	Jan 19, 1996
	627 Kings Highway Brooklyn, NY 11223	Jan 19, 1996
	4936 Kings Highway Brooklyn, NY 11234	Jan 19, 1996
	1493 Hylan Blvd. Staten Island, NY 10305	Jan 19, 1996
	6010 8th Avenue Brooklyn, NY 11220	Jan 19, 1996
	6416 Bay Parkway Brooklyn, NY 11204	Jan 19, 1996
	2926 Avenue J Brooklyn, NY	Jan 19, 1996
Mitchell Draizin	77 Cow Pen Hill Road Killingworth, CT 06419	Jan 19, 1996
Maximum Realty Services Inc.	1111 Route 110 Farmingdale, NY 11735	Jan 22, 1996
Ronald C Martin D/B/A Nitram	555 White Plains Road Tarrytown, NY 10591	Jan 22, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Best Financing Corp.	1856 Flatbush Avenue Brooklyn, NY 11210	Jan 22, 1996
Richard I. Cohen D/B/A R.L. Mortgage Funding	872 Willis Avenue Albertson, NY 11507	Jan 22, 1996
MJM Capital Resources Inc.	55 Maple Avenue, Suite 102 Rockville Centre, NY 11570	Jan 24, 1996
Spectrum Financial Services Inc.	556 North Jefferson Avenue Lindenhurst, NY 11757	Jan 25, 1996
Gail L Fishman Koltun D/B/A Gemini Capital Consultant Co.	8520 20th Avenue, Suite 300 Brooklyn, NY 11214 3104	Jan 25, 1996
* Primerica Financial Services Home Mortgages, Inc.	650 James Street Syracuse, NY 13203	Feb 08, 1996
Bonnie B. Lalji	25 Canfield Avenue Yonkers, NY 10710	Feb 14, 1996
A R Conelly Inc.	1856 Flatbush Avenue Brooklyn, NY 11210	Feb 15, 1996
Best Choice Mortgage	139-50 Hillside Avenue Jamaica, NY 11435	Feb 27, 1996
* Primerica Financial Services Home Mortgages, Inc.	10 Montrose Street Providence, RI 02908	Feb 28, 1996
Kenneth Mohan D/B/A Liberty Mortgage	122-01 Liberty Avenue Richmond Hill, NY 11419	Feb 28, 1996
Raymond S. Sussman D/B/A Prime Performance Financial Group	180 East Post Road White Plains, NY 10601	Mar 04, 1996
Satinder Soni	1102 Old Town Road Coram, NY 11727	Mar 12, 1996

## SCHEDULE A

## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Levine & Associates, LTD.	10 Vine Lane, P.O. Box 63 Granite Springs, NY 10527	Mar 14, 1996
Harold N. Mechanic Mortgage Company	50 Charles Lindbergh Blvd., Suite 400 Uniondale, NY 11553	Apr 23, 1996
Brofco Mortgage Corp.	67 Overlea North Massapequa Park, NY 11762	May 01, 1996
Donald J. Reeves D/B/A Reeves Mortgage Services	308 Summer Street Buffalo, NY 14222	May 02, 1996
* The Mortgage Corner, Inc.	17 East Carver Street Huntington, NY 11743	May 07, 1996
* Mortgage Line Financial Corp.	2222 Richmond Avenue Staten Island, NY 10314	May 23, 1996
Mortgage Line Financial Corp.	324 South Wellwood Avenue Lindenhurst, NY 11757	May 23, 1996
Daniel Gale Agency Inc	187 Park Avenue Huntington, NY 11743	May 28, 1996
* Primerica Financial Services Home Mortgages, Inc.	101 Round Hill Drive Rockaway, NJ 07866	May 29, 1996
Eugene J. Kowalczyk	53-08 212 Street Bayside, NY 11364	May 30, 1996
Flagship Funding Corporation	225 Main Street Northport, NY 11768	May 31, 1996
Diamond Funding Corporation	872 Park Avenue Cranston, RI 02910	Jun 06, 1996
James P. Carroll D/B/A C-T Associates	72 Park St. #210 Box 932 New Canaan, CT 06840	Jun 07, 1996



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## SCHEDULE A

## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Top Service Funding Corp.	24 West Marie Street Hicksville, NY 11801	Jun 20, 1996
Noel G. Graham	1253 Atlantic Ave. Brooklyn, NY 11216	Jun 24, 1996
Meckler Brokerage Inc.	1368 President Street Brooklyn, NY 11213	Jun 24, 1996
Chimes Real Estate Inc.	211-20 Union Turnpike Flushing, NY 11364	Jun 28, 1996
* Allied American Abstract Corp. D/B/A American Mortgage Funding Company	441 South Salina Street Syracuse, NY 13202	Jul 02, 1996
Sentinel Mortgage Corp.	30 Plantation Drive Hauppauge, NY 11788	Jul 23, 1996
Available Capital Corp. D/B/A Financial Services Network Mortgage Co. Edward Baynes	110 West Water Street, Lower Level Elmira, NY 14901	Aug 07, 1996
	301 Monroe Ave West Islip, NY 11795	Aug 14, 1996
Ross Mortgage Co Ltd	525 South Oyster Bay Road Plainview, NY 11803	Aug 14, 1996
Fairfield Mortgage Corporation	246 Federal Road, Suite 35C Brookfield, CT 06804	Aug 15, 1996
Doorganan Singh	123-24 135th Street South Ozone Park, NY 11420	Aug 20, 1996
International Leader Realty Corp.	179-05 Union Turnpike Fresh Meadows, NY 11366	Aug 23, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Mark P. Stagg D/B/A Stagg Mortgage Services	1 Executive Boulevard Yonkers, NY 10701	Sep 17, 1996
* Charles Burton D/B/A Capitaland Funding Group	71 Bay Street Glens Falls, NY 12801	Sep 18, 1996
Charles Burton D/B/A Capitaland Funding Group	469 Albany Shaker Road Loudonville, NY 12211	Sep 18, 1996
* Melrose Funding Corp.	6800 Jericho Turnpike Syosset, NY 11791	Sep 19, 1996
Oriental Realty Corp.	5224 8th Avenue New York, NY 11220	Oct 01, 1996
* G.F. Mortgage Funding Corp.	50 Charles Lindbergh Boulevard Uniondale, NY 11553	Oct 15, 1996
Homeport Mortgage Company, Inc.	503 W. Montauk Highway Lindenhurst, NY 11757	Oct 16, 1996
* Empire Equity Group Inc.	10 Route 17M Monroe, NY 10950	Oct 17, 1996
* Wayne Kovarik D/B/A Regal Funding Co.	8516 4th Avenue Bay Ridge, NY 11219	Oct 24, 1996
* Empire Equity Group Inc.	311 North Main Street Spring Valley, NY 10977	Oct 28, 1996
Zenon L. Post	188 East 70th Street New York, NY 10021	Nov 13, 1996
Advance Funding of New Jersey	401 Hackensack Avenue, Suite #7 Hackensack, NJ 07601	Nov 14, 1996

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## SCHEDULE A

## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Maurash Consultants, LTD.	106 Corporate Park Drive, Suite 100 White Plains, NY 10604	Nov 14, 1996
* Century 21 H.P. Greenfield RI Est Ltd.	5100 Kings Plaza Brooklyn, NY 11234	Nov 15, 1996
George J Stavroulakis	32-18 Broadway Astoria, NY 11106	Nov 15, 1996
Century 21 H.P. Greenfield RI Est Ltd.	1712 Utica Avenue Brooklyn, NY 11234	Nov 15, 1996
Allied American Abstract Corp.D/B/A American Mortgage Funding Company	441 South Salina St.,The Galleries,2nd fl Syracuse, NY 13502	Nov 18, 1996
Joseph V Mondelli	7891 W. Sample Road Coral Springs, FL 33065	Nov 20, 1996
Michael Landau	Two Executive Drive, Suite 205 Fort Lee, NJ 07024	Nov 20, 1996
Melrose Funding Corp.	48 Willoughby Street Brooklyn, NY 11201	Nov 20, 1996
Eisberg Lenz Realty	1642 Coney Island Avenue Brooklyn, NY 11230	Nov 21, 1996
Citizens Mortgage Corporation	29 N. Farview Avenue Paramus, NJ 07652	Nov 21, 1996
* Primerica Financial Services Home Mortgages, Inc.	73 N. Broad Street Canfield, OH 44406	Nov 22, 1996
	4481 South Broad Street Yardville, NJ 08620	Nov 22, 1996

## SCHEDULE A

## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
	2 Maple Street, Unit 25 Middlebury, VT 05753	Nov 22, 1996
V. S. Realty	400 Marcus Avenue New Hyde Park, NY 11040	Nov 22, 1996
Tri Metro Funding Inc.	107-05 Rockaway Blvd. South Ozone Park, NY 11420	Nov 22, 1996
Movemasters, Inc.	1940 Commerce Street, Suite 204 Yorktown Heights, NY 10598	Nov 25, 1996
American Realty Mortgage Corp.	51 Atlantic Avenue Floral Park, NY 11001	Nov 26, 1996
Marlene J. Bertman	35 Seacoast Terrace, Suite 17T Brooklyn, NY 11235	Nov 27, 1996
Rycroft S Graham	770 Allerton Ave.- 2nd Floor Bronx, NY 10467	Nov 27, 1996
A.O. Realty	135-26 Roosevelt Avenue Flushing, NY 11354	Dec 02, 1996
More Than A Mortgage, Inc.	143 Bedford Road Katonah, NY 10536	Dec 02, 1996
Elaine Perri Inc.	104-44 110th Street Richmond Hill, NY 11419	Dec 03, 1996
Michael J Katos	33-04 Ditmars Boulevard Astoria, NY 11105 2108	Dec 03, 1996
Thomas J Giglio	1503 Cortelyou Road Brooklyn, NY 11226	Dec 03, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
James J. Woods	One International Boulevard, Suite 600 Mahwah, NJ 07495	Dec 03, 1996
* Ronnie Joan Goldstein	160 Fifth Avenue - Suite 814 New York, NY 10010	Dec 05, 1996
* First Westchester Capital Group Inc.	145 Main Street Fishkill, NY 12524	Dec 05, 1996
Joseph C. Mann	16 Mercer Street, 2nd Floor New York, NY 10013	Dec 05, 1996
James V. Simmonds D/B/A Fresh Start Funding Co.	93-95 Yonkers Ave. Yonkers, NY 10701	Dec 05, 1996
Antonio J Patino	191 Main Street Hempstead, NY 11550	Dec 05, 1996
Maria Ferrer D/B/A North East Capital	146 East Main Street, Suite #2 East Islip, NY 11730	Dec 05, 1996
Goodstein Properties, Inc.	242 East 51st Street New York, NY 10022	Dec 05, 1996
Mahshid Azarian D/B/A Azarian National Mortgage	14 Stirrup Lane Glen Cove, NY 11542	Dec 05, 1996
Vantage Funding Co. Inc.	108 Main St Fishkill, NY 12524	Dec 09, 1996
Herbert Ingber D/B/A Junction Mortgage Consultant	40-10 Junction Blvd Corona, NY 11368	Dec 09, 1996
Woods Consulting Corp.	61 Woods Drive East Hills, NY 11576	Dec 09, 1996
Patricia S Lis-Jennings	295 Tompkins Ave Staten Island, NY 10304	Dec 10, 1996

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## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
D & M Resources	212 West Genesee Street Syracuse, NY 13202	Dec 10, 1996
Brokers Enterprise Realty Corporation	117-20 Queens Boulevard Forest Hills, NY 11375	Dec 12, 1996
M.E.K. Funding Corp.	1325 Franklin Avenue, Suite #165 Garden City, NY 11530	Dec 12, 1996
* Advantage Mortgage Corp.	635 James Street Syracuse, NY 13203	Dec 17, 1996
* V.A.K. Realty Corp.	224 East Jericho Turnpike South Huntington, NY 11746	Dec 17, 1996
Lazer Financing	575 Sunrise Highway West Babylon, NY 11704	Dec 17, 1996
The Mortgage Corner, Inc.	One Jefferson Square Waterbury, CT 06726	Dec 17, 1996
Peter A Antonelli	104-09 Metropolitan Avenue Forest Hills, NY 11375	Dec 18, 1996
* IPI Financial Services Inc.	122 Main Street Sayville, NY 11782	Dec 20, 1996
* Primerica Financial Services Home Mortgages, Inc.	1767 Morris Avenue Union, NJ 07083	Dec 23, 1996
* Mega Funding International Corp.	368 Avenue U Brooklyn, NY 11223	Dec 23, 1996
Crescent Power Brokerage Inc.	112-25 Jamaica Avenue Richmond Hill, NY 11418	Dec 23, 1996
Clearview Capital Corp.	18 Clearview Drive Sag Harbor, NY 11963	Dec 24, 1996

## SUPERINTENDENT OF BANKS

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## SCHEDULE A

## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
LI Mortgage Resources Inc./ The Mortgage Corner, Inc. Joint Venture	17 East Carver Street Huntington, NY 11743	Dec 24, 1996
Conamero Development Corporation	18 Norton Drive East Northport, NY 11731	Dec 30, 1996
John P Ayres	9 Zane Road Binghamton, NY 13903	Dec 30, 1996
K. Farrell and Associates, Inc. D/B/A Advantage Funding	30 S. Cayuga Road Williamsville, NY 14221	Dec 30, 1996
Paul Sourifman D/B/A MortgageMakers	146 W. 29th Street New York, NY 10001	Dec 30, 1996
* Mayer New York Corp. D/B/A York Capital Company	12 Blacksmith Lane East Northport, NY 11731	Dec 31, 1996
* Midas Consultants, Inc.	3161 Bailey Avenue Buffalo, NY 14215	Dec 31, 1996
* Stagg Mortgage Corp.	2838 Montauk Highway Bridgehampton, NY 11932	Dec 31, 1996
Abatelli Realty	24-55 Francis Lewis Blvd Flushing, NY 11357	Dec 31, 1996
Hwa-Soon Meyer D/B/A Bergen Mortgage Company	277 Closter Dock Road Closter, NJ 07624	Dec 31, 1996
<b>Certificates Revoked</b>		
Robert L Standard	9 Charles Street Centereach, NY 11720	Feb 16, 1996
Trinity Financial Services, Inc.	142 Southaven Avenue Medford, NY 11763	Feb 16, 1996

## SCHEDULE A

## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Joseph Domovsky D/B/A Choice Mortgage	3057 Brighton 2nd Street Brooklyn, NY 11235	Aug 06, 1996
Bedward Real Estate Corp.	40 West First Street Mount Vernon, NY 10550	Aug 13, 1996
Daniel Lloyd Forbes	5 Boxwood Place Rye Brook, NY 10573	Oct 01, 1996
Isaac Hernandez D/B/A First Interstate Capital of New York	174 68th Street Brooklyn, NY 11220	Oct 01, 1996
World Wide Associates, Ltd.	83 - 02A Broadway 2nd Floor Elmhurst, NY 11373	Dec 12, 1996
<b>Certificates Expired</b>		
Standish Realty Corp D/B/A The Standish Mortgage Company	42-25 65th Place, Suite 1C Woodside, NY 11377	Mar 19, 1996
First Place Realty	2922 Avenue L Brooklyn, NY 11210	Mar 19, 1996
Kathleen M Miller	1436 Stadium Avenue Bronx, NY 10465	Mar 19, 1996
Asian International Group Inc	36-45 Main Street 2 Floor Flushing, NY 11354	Mar 19, 1996
The Mortgage Group, LTD.	22 Fairview Avenue N. Woodmere, NY 11581	Mar 19, 1996
First American Resources Inc.	2709 Columbia Drive Endwell, NY 13760	Mar 19, 1996
Global Leasing Services Inc	150 East 58th Street, 39th floor New York, NY 10155	Mar 19, 1996



SCHEDULE A  
PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Mint Resource Inc.	420 Route 111 Narrowsburg, NY 12764	Mar 19, 1996
Hudson Valley Capital Co.	22 Peekskill Hollow Road Putnam Valley, NY 10579	Mar 19, 1996
Power Mortgage Consultants Inc.	53 Nassau Avenue Plainview, NY 11803	Mar 19, 1996
AAA Young Shuen Realty	135-22 37th Ave Flushing, NY 11354	Mar 19, 1996
Jung Group Funding Co., Inc	1217 Avenue U - 2nd Floor Brooklyn, NY 11229	Mar 19, 1996
CBEP Realty Corp. D/B/A Realty Capital	300 Garden City Plaza, Suite 234 Garden City, NY 11539	Mar 19, 1996
Elizabeth McDonald Welaine Associates	1181 Schenectady Avenue Brooklyn, NY 11203	Mar 19, 1996
G.D. Island Capital Corp	25 Royal Drive Coram, NY 11727	Mar 19, 1996
Network Financial Planning Consultants, Inc.	811 Jericho Turnpike, Suite 103W Smithtown, NY 11787	Mar 19, 1996
J P Taranto D/B/A Castle Capital	128 Pleasantville Road Pleasantville, NY 10570	Mar 19, 1996
R.F. Resources Inc.	505 Tenth Street Brooklyn, NY 11215	Mar 19, 1996
Robert M Spilky D/B/A Equi-Funding Unlimited	1301 Franklin Avenue Garden City, NY 11530	Mar 19, 1996

## SCHEDULE A

## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Marlboro Funding Corp.	1082 Broadway Woodmere, NY 11587	Mar 19, 1996
Jack Potak Real Estate	5 Bay 25 Street Brooklyn, NY 11214	Mar 19, 1996
Harbar Financial Consultants Inc.	490 Wheeler Road, Suite 105 Hauppauge, NY 11788 4226	Mar 19, 1996
Delis Realty Group Inc.	219-03 Northern Blvd. Bayside, NY 11361	Mar 19, 1996
Homestar Capital Corp.	420 North Corona Avenue Valley Stream, NY 11580	Mar 19, 1996
Leff & Leff Mortgage Services	1022 Park Blvd. Massapequa Park, NY 11762	Mar 19, 1996
Zhongwen Deng	3402 12th Avenue Brooklyn, NY 11218	Mar 19, 1996
Pantelis Levantis	31-10 23rd Avenue Astoria, NY 11105	Mar 19, 1996
People's Home Funding N.Y., Corp.	560 Sylvan Avenue Englewood Cliffs, NJ 07632	Mar 19, 1996
Reno & Artura	150 East Sunrise Highway Lindenhurst, NY 11757	Mar 19, 1996
Marc Krasnow	2109 Broadway - Suite 202A New York, NY 10023	Mar 19, 1996
City Island Associates, Inc.	300 Garden City Plaza, Suite 306 Garden City, NY 11530 2001	Mar 19, 1996

## SUPERINTENDENT OF BANKS

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## SCHEDULE A

## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Birmingham Capital Corporation	2894 Fulton Street Cypress Hills, NY 11207	Mar 19, 1996
Marvin Arnold Pollack	25 West Woods Road Great Neck, NY 11020	Mar 19, 1996
Seymour E Broklawski D/B/A Linmarc Equities	27 Wensley Road Plainview, NY 11803	Mar 19, 1996
First Empire Mortgage Corp.	66 Broadhollow Road Melville, NY 11747	Mar 19, 1996
Castle Hill Consultants Inc.	1038 Castle Hill Ave. Bronx, NY 10472	Mar 19, 1996
Metro Mortgage Services, Inc.	695 Sherman Avenue Thornwood, NY 10594	Mar 19, 1996
Victory Funding Corporation	977 Bay Street Staten Island, NY 10305	Mar 19, 1996
Paras Mortgage Corporation	150 Warner Avenue Roslyn Heights, NY 11577	Mar 19, 1996
The Dunn Group LTD.	1400 Old Country Road, Suite 306 Westbury, NY 11590	Mar 19, 1996
Fairview Financial Services	Toleman and Hunter Road Blooming Grove, NY 10992	Mar 19, 1996
Coastline Equities Corp.	19 Blackwell Lane Stonybrook, NY 11790	Mar 19, 1996
London Equities Inc.	220 Litchfield Avenue Elmont, NY 11003	Mar 19, 1996
Seneca Mortgage Corporation	275 Lake Avenue St. James, NY 11780	Mar 19, 1996

## SCHEDULE A

## PART 10. REGISTERED MORTGAGE BROKERS

Name	Location	Date
Charles H. Greenthal Commercial Corp. D/B/A The Cooperative Capital Group	Four Park Avenue, 3rd Floor New York, NY 10016 5339	Mar 19, 1996
Dennis Slattery Inc.	13 St. James Street North Garden City, NY 11530 4701	Mar 19, 1996
Lenwood K. Cannon D/B/A Ebony & Ivory Funding	565 Broadway Amityville, NY 11701	Mar 19, 1996
Evangelos Stathopoulos D/B/A Freedom Funding Company	37 Parkridge Circle Port Jefferson Station, NY 11776	Mar 19, 1996
Renold Graham	50 Rockaway Pkwy Brooklyn, NY 11203	Mar 19, 1996
Katelyn Equities, Inc.	1786 Newbridge Road Bellmore, NY 11710	Mar 19, 1996
Mary Liegey D/B/A Quality Financial Ltd.	28 Carpenter Place Monroe, NY 10950	Mar 19, 1996
Regency Mortgage Corp.	3349 Monroe Avenue Rochester, NY 14618	Mar 19, 1996
Witcar Realty, Inc.	4718 Avenue N Brooklyn, NY 11234	Mar 19, 1996
Ackerman & Spiel D/B/A Alpine Mortgage Capital	99 Powerhouse Road, Suite 210  Roslyn Heights, NY 11577	Mar 19, 1996
Gold Home Funding, Inc.	840 Shore Road Long Beach, NY 11561	Mar 19, 1996
Jane E. Brown D/B/A Optimum Financial Services	333 Valencia Street, Suite #325 San Francisco, CA 94103	Mar 19, 1996

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PART 10. REGISTERED MORTGAGE BROKERS**

Name	Location	Date
Cash Network LTD.	4 Pumpkin Lane Clifton Park, NY 12065	Mar 19, 1996
Mancini Realty Corp.	8506 4th Avenue Brooklyn, NY 11209	Aug 09, 1996
Blumenson Sussman Co. Inc.	254 South Main Street New City, NY 10956	Aug 27, 1996
Noel C Smith	681 Ocean Avenue Brooklyn, NY 11226	Oct 15, 1996

\* Indicates Branch Office

**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
<b>Branches Authorized</b>		
<u>Bank</u>		
Golden City Commercial Bank	New York	40-14/16 Main Street Flushing, Queens County
Bank of Akron	Akron	77 Buell Street Akron, Erie County
Union State Bank	Nanuet	660 White Palins Road Greenburgh, Westchester County
		100 Dutch Hill Road Orangeburg, Orange County
Country Bank	Carmel	80 Garth Road Eastchester, Westchester County
Korea Commercial Bank of New York	New York	24-32 Dempsey Avenue Edgewater, NJ
Long Island Commercial Bank	Islandia	50 Route 111 Village of the Branch, Suffolk County
Pavilion State Bank, The	Pavilion	Store #1, Batavia Easttown Plaza 567 East Main Street Batavia, Genesee County
<u>Trust Company</u>		
Chase Manhattan Bank, The	New York	Mastercard International 2000 Purchase Street Harrison, Westchester County
		Krasdale Foods 400 Food Center Drive Bronx, Bronx County

**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Manufacturers and Traders Trust Company	Buffalo	Tops Markets, Inc. 345 Amherst Street Buffalo, Erie County
First Tier Bank & Trust	Salamanca	124 West State Street Olean, Cattaraugus County
Chase Manhattan Bank, The	New York	39-01 Main Street Flushing, Queens County
Fleet Bank	Albany	1188 Niagara Falls Boulevard Tonawanda, Erie County
North Fork Bank	Mattituck	70-49 Austin Street Forest Hills, Queens County  929 Front Street Uniondale, Nassau County  115 Forest Avenue Glen Cove, Nassau County  1572 New York Avenue Huntington Station, Suffolk County  61 Route 5A East Setauket, Suffolk County  700 Walt Whitman Road Melville, Suffolk County  719 Smithtown By-Pass Smithtown, Suffolk County  9 Route 25A Fort Salonga, Suffolk County

SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES

Name	Location	Location of Branch Office
		739 Pulaski Road Greenlawn, Suffolk County
		250 New York Avenue Huntington, Suffolk County
Manufacturers and Traders Trust Company	Buffalo	Tops Market, Inc. 6720 Pittsford-Palmyra Rd.-P Square Mall Perinton, Monroe County
Marine Midland Bank	Buffalo	11228 Maple Ridge Road Medina, Orleans County
Bank of Tokyo - Mitsubishi Trust Company	New York	225 Liberty Street, Two Financial Center New York, New York County
Manufacturers and Traders Trust Company	Buffalo	Armored Motor Service of America  58 Ellicott Road Cheektowaga, Erie County
		Armored Motor Service of America 21 Railroad Avenue Colonie, Albany County
		Armored Motor Service of America 25 Stonecastle Drive New Windsor, Orange County
Key Bank of New York	Albany	Brink's Inc. 652 Kent Avenue Brooklyn, Kings County
		Brink's Inc. 259 Chicago Street Buffalo, Erie County



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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan Bank, The	New York	Brink's Inc. 2616 Lodi Street Syracuse, Onondaga County  Queensborough Community College Library 222-05 56th Avenue Bayside, Queens County  500 Grand Concourse, Student Lounge Bronx, Bronx County
Wyoming County Bank	Warsaw	Tops Friendly Market Route 36, Airport Road Dansville, Livingston County
Morgan Guaranty Trust Company of New York	New York	902 North Market Street Wilmington, DE  500 Stanton Christiana Road Newark, DE
Chase Manhattan Bank, The	New York	CS First Boston Corporation 11 Madison Avenue New York, New York County
Manufacturers and Traders Trust Company	Buffalo	Tops Markets Inc., 352 West Genesee Street Auburn, Cayuga County  Hilltop Retirement Home 286 Deyo Hill Road Union, Broome County

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
		Tops Markets, Inc., 830 Consumer Square Plaza, S/S Big Flats Road, Exit 51/Rte 17 Big Flats, Chemung County
		Harry and Jeanette Weinberg Campus 2700 North Forest Road Amherst, Erie County
European American Bank	New York	400 Oak Street Hempstead, NY
Manufacturers and Traders Trust Company	Buffalo	Shoprite Supermarket 801 Miron Lane Ulster, Ulster County
Fleet Bank	Albany	Coin Devices Corporation 5-46 45th Avenue Long Island City, Queens County
Solvay Bank	Solvay	110 Freeman Avenue Solvay, Onondaga County
Manufacturers and Traders Trust Company	Buffalo	ShopRite Supermarket, Building E Walkkill Plaza, 400 Route 211 East Walkkill, Orange County
		ShopRite Supermarket, Suite 122 Chester Mall, 78 Brookside Avenue Chester, Orange County

**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
		ShopRite Supermarket, Fishkill Plaza N/E/C Route 9 & Commonwealth Avenue Fishkill, Dutchess County
Wyoming County Bank	Warsaw	152 Franklin Street Dansville, Livingston County
Fleet Bank	Albany	Andover Protective Services 1640 Veterans Memorial Highway Islandia, Suffolk County
Orange County Trust Company	Middletown	Redner's Warehouse Market, Playtogs Plaza 156 Dolson Avenue Middletown, Orange County
Atlantic Bank of New York	New York	Space A, Rock Bottom Plaza 265 North Broadway Hicksville, Nassau County
BSB Bank & Trust Company	Binghamton	100 Clinton Square Syracuse, Onondaga County
European American F	New York	369 East 149th Street Bronx, NY
Manufacturers and Traders Trust Company	Buffalo	Osborn Retirement Community
Chase Manhattan Bank, The	New York	39-15 Main Street Queens, Queens County
Manufacturers and Traders Trust Company	Buffalo	Tops Markets Inc. D & L Plaza, 5175 Broadway Depew, Erie County

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
		Tops Markets Inc., Wal Mart/Tops Plaza 5827 South Transit Road Lockport, Niagara County
		Tops Markets, Inc. 3956 Vineyard Drive Dunkirk, Chautauqua County
		Tops Markets, Inc. 3956 Vineyard Drive Dunkirk, Chautauqua County
		Tops Markets Inc. 2401 West State Street Olean, Cattaraugus County
Key Bank of New York	Albany	Hannaford Brothers Store 7 Pyramid Avenue Plattsburgh, Clinton County
Manufacturers and Traders Trust Company	Buffalo	Edwards Super Food Stores, Edwards Plaza 635 Middle Country Road Selden, Suffolk County
		Edwards Super Food Stores, Snug Harbor Shopping Center, 351 Merrick Road Amityville, Suffolk County
Solvay Bank	Solvay	4131 West Genesee Street Camillus, Onondaga County
Key Bank of New York	Albany	Hannaford Brothers Shop 'N' Save Supermarket, 1112 Commercial Drive New Hartford, Oneida County

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
		Hannaford Brothers Shop 'N' Save Supermarket, 262 Saratoga Road(Route 50) Glenville, Schenectady County
		Hannaford Brothers Shop 'N' Save Supermarket, 175 Broad Street Glens Falls, Warren County
United States Trust Company of New York	New York	200 Old Country Road Mineola, Nassau County
First Tier Bank & Trust	Salamanca	21-25 Water Street Cuba, Allegany County
Trust Only Trust Company		
Goldman Sachs Trust Company, The	New York	125 High Street Boston, MA
Savings Bank		
Rochester Community Savings Bank	Rochester	212 Main Street East Aurora, Erie County
Independence Savings Bank	Brooklyn	4819-23 13th Avenue Brooklyn, Kings County
		6802 Bay Parkway Brooklyn, Kings County
		1302-04 Avenue J Brooklyn, Kings County
		1550 Richmond Road Staten Island, Richmond County

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
		1460 Forest Avenue Staten Island, Richmond County
Pawling Savings Bank	Pawling	770 Chestnut Ridge Road Chestnut Ridge, Rockland County
		455 Route 306 Wesley Heights, Rockland County
Rochester Community Savings Bank	Rochester	8298 Niagara Falls Boulevard Niagara Falls, Niagara County
Watertown Savings Bank	Watertown	140 Clinton Street Watertown, Jefferson County
Savings Bank of Utica, The	Utica	Rite Aid Distribution Center 5865 Success Drive Rome, Oneida County
Cayuga Savings Bank	Auburn	8330 Harwood Drive Sandy Creek, Oswego County
		1935 East Shore Drive, 34 Mall Plaza Lansing, Tompkins County
		31-33 Main Street Moravia, Cayuga County
Queens County Savings Bank	Flushing	15-01 College Point Boulevard College Point, Queens County
		193-01 Northern Boulevard Flushing, Queens County
Hudson City Savings Institution, The	Hudson	Columbia Memorial Hospital 71 Prospect Avenue Hudson, Columbia County

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Lockport Savings Bank	Lockport	1251 Union Road West Seneca, Erie County
Cohoes Savings Bank	Cohoes	U.S. Route 9 & Highway Route #67 1 Kendall Way Malta, Saratoga County
		2333 Nott Street East Niskayuna, Schenectady County
Lockport Savings Bank	Lockport	570 Dick Road Cheektowaga, Erie County
Skaneateles Savings Bank	Skaneateles	5791 East Seymour Street Cicero, NY
Cohoes Savings Bank	Cohoes	475 Albany-Shaker Road Loudonville, Albany County
Apple Bank For Savings	Carle Place	1321 Kings Highway Brooklyn, Kings County
Rochester Community Savings Bank	Rochester	1722 Walden Avenue Cheektowaga, Erie County
Cohoes Savings Bank	Cohoes	716 Hoosick Road Brunswick, Rensselaer County
Greene County Savings Bank	Catskill	Route 32 & Country Estates Road Greenville, Greene County
Jamestown Savings Bank	Lakewood	23 West Third Street Jamestown, Chautauqua County
Roslyn Savings Bank, The	Roslyn	310-333 Central Avenue Lawrence, Nassau County

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
		9 Sunrise Highway Massapequa, Nassau County
Apple Bank For Savings	Carle Place	4519-4521 13th Avenue Brooklyn, Kings County
		7415 Fifth Avenue Brooklyn, Kings County
		1971-1975 86th Street Brooklyn, Kings County
Greater New York Savings Bank, The	Brooklyn	2133 Knapp Street Brooklyn, Kings County
Lockport Savings Bank	Lockport	Delaware Consumer Plaza 2159 Elmwood Avenue Buffalo, Erie County
Queens County Savings Bank	Flushing	Sheridan/Delaware Plaza 1776 Sheridan Drive Tonawanda, Erie County Genovese Drug Store 31-09 Ditmars Boulevard Astoria, Queens County
Rochester Community Savings Bank	Rochester	2255 East Ridge Road Rochester, Monroe County
Goshen Savings Bank	Goshen	Glen Arden Life Care Retirement Community, 214 Harriman Drive Goshen, Orange County



**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
<b>Credit Unions</b>		
Western Division Credit Union	Amherst, Williamsville	31 East Fourth Street Dunkirk, NY
Municipal Credit Union	New York	755 Co-Op City Boulevard Bronx, Bronx County  Home Depot Plaza Hempstead Turnpike Elmont, Nassau County
<b>Branches From Merger, Conversion</b>		
<b>Trust Company</b>		
North Fork Bank	Mattituck	Main Street Stony Brook, Suffolk County  487 Lake Avenue St. James, Suffolk County  1500 William Floyd Pkwy, Yaphank Brookhaven, Suffolk County  99 Smithtown Bypass Smithtown, Suffolk County  1001 Avenue Of The Americas New York, New York County  999 Walt Whitman Road Melville, Suffolk County  2 Jericho Plaza Jericho, Nassau County

## ANNUAL REPORT OF THE

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Fleet Bank	Albany	4110 Veterans Memorial Highway Bohemia, Suffolk County
		Century II Mall, Store # 2 900 Central Avenue & Colvin Avenue Albany, Albany County
		15 Park Avenue Clifton Park, Saratoga County
		579 Troy-Schenectady Road Latham, Albany County
		Glenmont Plaza, Store #10 N/E/C Fuera Bush Road & Route 9W Glenmont, Albany County
		200 Saratoga Road Glenville, Schenectady County
		211 Park Avenue Mechanicville, Saratoga County
		189 Ballston Avenue Saratoga Springs, Saratoga County
BSB Bank & Trust Company	Binghamton	2525 Broadway Schenectady, Schenectady County
		140 Sanford Farm Shopping Center Route 30 Amsterdam, Montgomery County
		28-30 Garfield Avenue Endicott, Broome County

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Marine Midland Bank	Buffalo	<p>743-745 Amsterdam Avenue New York, New York County</p> <p>60 Spring Street New York, New York County</p> <p>41 Rockefeller Plaza New York, NY</p> <p>110 William Street New York, New York County</p> <p>1165 Third Avenue New York, New York County</p> <p>Staten Island Mall North Richmond Avenue Staten Island, NY</p> <p>5500 Sunrise Highway Massapequa, NY</p> <p>41-77 Kissena Boulevard Flushing, Queens County</p> <p>355 West Main Street Huntington, NY</p> <p>250 West Sunrise Highway Valley Stream, Nassau County</p> <p>230 World Trade Center Concourse New York, New York County</p>

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan Bank, The (Offices of the Former Chase Manhattan Bank, N.A., New York, NY)	New York	369 East 149th Street Bronx, Bronx County
		3821 White Plains Road Bronx, Bronx County
		35 Westchester Square Bronx, Bronx County
		11 Hugh J. Grant Circle New York, New York County
		4200 Baychester Avenue Bronx, Bronx County
		3528 East Tremont Avenue Bronx, Bronx County
		2 West Fordham Road Bronx, Bronx County
		5560 Broadway Bronx, Bronx County
		3217 Westchester Avenue Bronx, Bronx County
		725 East 233rd Street Bronx, Bronx County
		1650 Gun Hill Road Bronx, Bronx County
		3555 Johnson Avenue Bronx, Bronx County
2 East Kingsbridge Road Bronx, Bronx County		

SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES

Name	Location	Location of Branch Office
Chase Manhattan (continued)		600 East 233rd Street Bronx, Bronx County
		100 West Kingsbridge Road Bronx, Bronx County
		1740 Eastchester Road Bronx, Bronx County
		875 Manhattan Avenue Brooklyn, Kings County
		260 Broadway Brooklyn, Kings County
		16 Court Street Brooklyn, Kings County
		8523 20th Avenue Brooklyn, Kings County
		4622 13th Avenue Brooklyn, Kings County
		1000 Nostrand Avenue Brooklyn, Kings County
		6510 Avenue U Brooklyn, Kings County
		9313 Third Avenue Brooklyn, Kings County
		104 58th Street Brooklyn, Kings County

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		722 Brighton Beach Avenue Brooklyn, Kings County
		4323 18th Avenue Brooklyn, Kings County
		1501 Avenue M Brooklyn, Kings County
		2771 Nostrand Avenue Brooklyn, Kings County
		7415 5th Avenue Brooklyn, Kings County
		4 Chase Metrotech Center Brooklyn, Kings County
		1 Chase Manhattan Plaza New York, New York County
		33 East 23rd Street New York, New York County
		623 Broadway New York, New York County
		400 East 23rd Street New York, New York County
		15 East 26th Street New York, New York County
		60 East 4 Brooklyn, Kings County 2nd Street

SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES

Name	Location	Location of Branch Office
Chase Manhattan (continued)		40 West 34th Street New York, New York County
		100 West 57th Street New York, New York County
		825 United Nations Plaza New York, New York County
		535 Fifth Avenue New York, New York County
		2099 Broadway New York, New York County
		1 New York Plaza New York, New York County
		4 Columbus Circle New York, New York County
		214 Broadway New York, New York County
		84 Fifth Avenue New York, New York County
		1211 6th Avenue New York, New York County
		399 Seventh Avenue New York, New York County
		45 Madison Avenue New York, New York County
		270 Madison Avenue New York, New York County

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		726 Madison Avenue New York, New York County
		1441 Broadway New York, New York County
		380 Madison Avenue New York, New York County
		1025 Madison Avenue New York, New York County
		101 Park Avenue New York, New York County
		350 Park Avenue New York, New York County
		410 Park Avenue New York, New York County
		241 East 42nd Street New York, New York County
		110 West 52nd Street New York, New York County
		30 Rockefeller Plaza New York, New York County
		200 East 57th Street New York, New York County
	161 Dyckman Street New York, New York County	



SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES

Name	Location	Location of Branch Office
Chase Manhattan (continued)		515 Audubon Avenue New York, New York County
		2218 Fifth Avenue New York, New York County
		2065 Second Avenue New York, New York County
		302 West 12th Street New York, New York County
		284 Eighth Avenue New York, New York County
		185 Canal Street New York, New York County
		1 Lincoln Plaza New York, New York County
		2 Fifth Avenue New York, New York County
		120 World Trade Center Concourse New York, New York County
		255 East 86th Street New York, New York County
	201 East 79th Street New York, New York County	
	345 Hudson Street New York, New York County	

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		2 Bowery New York, New York County
		596 Fort Washington Avenue New York, New York County
		388 Greenwich Street New York, New York County
		307 Columbus Avenue New York, New York County
		251 West 135th Street New York, New York County
		Columbia Presbyterian Medical Center, Harkness Pavilion, Fort Washington Ave. New York, New York County
		255 East 86th Street New York, New York County
		540 Columbus Avenue New York, New York County
		Guggenheim Pavilion, Mount Sinai Hospital, 1184 Fifth Avenue New York, New York County
		37-67 75th Street Jackson Heights, Queens County
	37-94 103rd Street Corona, Queens County	

**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		59-01 Roosevelt Avenue Woodside, Queens County
		257 Beach 116th Street Rockaway Park, Queens County
		184-01 Hillside Avenue Jamaica Estates, Queens County
		65-49 Myrtle Avenue Glendale, Queens County
		161-10 Jamaica Avenue Jamaica, Queens County
		84-01 Jamaica Avenue Woodhaven, Queens County
		81-35 Lefferts Boulevard Kew Gardens, Queens County
		74-02 101st Avenue Ozone Park, Queens County
		96-19 101st Avenue Ozone Park, Queens County
		114-20 Jamaica Avenue Richmond Hill, Queens County
		111-18 Liberty Avenue Richmond Hill, Queens County
		252-34 Northern Boulevard Little Neck, Queens County
	43-01 Bell Boulevard Bayside, Queens County	

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		163-20 Northern Boulevard Flushing, Queens County
		187-08 Horace Harding Boulevard Fresh Meadows, Queens County
		215-48 Jamaica Avenue Queens Village, Queens County
		153-15 Cross Island Parkway Whitestone, Queens County
		104-17 Queens Boulevard Forest Hills, Queens County
		32-12 Broadway Astoria, Queens County
		22-45 31st Street Astoria, Queens County
		30-30 Steinway Street Astoria, Queens County
		46-01 Greenpoint Avenue Sunnyside, Queens County
		44-02 21st Street Long Island City, Queens County
	66-60 Fresh Pond Road Ridgewood, Queens County	
	66-02 Grand Avenue Maspeth, Queens County	

**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		51-15 Metropolitan Avenue Ridgewood, Queens County
		74-03 Metropolitan Avenue Middle Village, Queens County
		70-46 Austin Street Forest Hills, Queens County 666 Forest Avenue Staten Island, Richmond County
		200 New Dorp Lane Staten Island, Richmond County 1151 Hylan Boulevard Staten Island, Richmond County
		230 Arden Avenue Staten Island, Richmond County
		1 Hollow Lane Lake Success, Nassau County
		22 Grace Avenue Great Neck, Nassau County
		930 Rosedale Road South Valley Stream, Nassau County
		1900 Hempstead Turnpike East Meadow, Nassau County
		3479 Merrick Road Seaford, Nassau County
		267 Old Country Road Carle Place, Nassau County

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		Harbour View Shopping Center 1500 Old Northern Boulevard Roslyn, Nassau County
		1820 Grand Avenue Baldwin, Nassau County
		425 Glen Cove Road Roslyn Heights, Nassau County
		330 Plandome Road Manhasset, Nassau County
		365 South Oyster Bay Road Plainview, Nassau County
		220 West Jericho Turnpike Syosset, Nassau County
		416-418 Central Avenue Cedarhurst, Nassau County
		3140 Long Beach Road Oceanside, Nassau County
		1149 Wantagh Avenue Wantagh, Nassau County
		106 Old Country Road Mineola, Nassau County
		2122 Merrick Avenue Merrick, Nassau County
	7970 Jericho Turnpike Woodbury, Nassau County	
	900 Stewart Avenue Garden City East, Nassau County	

**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		2469 Hempstead Turnpike East Meadow, Nassau County
		4276 Hempstead Turnpike Bethpage, Nassau County
		2111 Northern Boulevard Manhasset, Nassau County
		333 Merrick Road Rockville Centre, Nassau County
		301 North Broadway Jericho, Nassau County
		350 North Broadway Jericho, Nassau County
		One Jericho Plaza Jericho, Nassau County
		K-Mart Plaza, S/E/C of Route 17M and Still Road Monroe, Orange County
		Southeast Plaza, Route 22 Brewster, Putnam County
		One Blue Hill Plaza Pearl River, Rockland County
		715 Route 304 Bardonia, Rockland County
	3900 Veterans Highway Bohemia, Suffolk County	

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		556 Main Street Islip, Suffolk County
		50 Route 111 Smithtown, Suffolk County
		285 Middle Country Road Selden, Suffolk County
		2801 Route 112 Medford, Suffolk County
		721 Fort Salonga Road Northport, Suffolk County
		120 Commerce Drive Hauppauge, Suffolk County
		401 Broad Hollow Road Melville, Suffolk County
		420 Montauk Highway West Islip, Suffolk County
		309 Main Street Huntington, Suffolk County
		42 Vanderbilt Motor Parkway Commack, Suffolk County
		Store B-3, 10 Smith Haven Mall Lake Grove, Suffolk County
		Building C, 10 Smith Haven Mall Lake Grove, Suffolk County
	3 South Central Park Avenue Hartsdale, Westchester County	



**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		2 Overhill Road Scarsdale, Westchester County
		2035 Crompond Road Yorktown Heights, Westchester County
		875 Saw Mill River Road Ardsley, Westchester County
		511 Gramatan Avenue Mount Vernon, Westchester County
		203 Wolfs Lane Pelham, Westchester County
		711 Bedford Road Bedford Hills, Westchester County
		Millwood Shopping Center 230 Saw Mill River Road Millwood, Westchester County
		1019 Yonkers Avenue Yonkers, Westchester County
		Cross River Plaza Routes 35 and 126 Cross River, Westchester County
		45 Quaker Ridge Road New Rochelle, Westchester County
		16 Guion Place New Rochelle, Westchester County
	270 North Avenue New Rochelle, Westchester County	

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		360 White Plains Road Eastchester, Westchester County
		73 Purchase Street Rye, Westchester County
		275 Halstead Avenue Harrison, Westchester County
		125 Chatsworth Avenue Larchmont, Westchester County
		747 White Plains Road Eastchester, Westchester County
		360 South Broadway Tarrytown, Westchester County
		16 East Main Street Mount Kisco, Westchester County
		17 Washington Avenue Pleasantville, Westchester County
		1844 Pleasantville Road Briarcliff Manor, Westchester County
		707 Westchester Avenue White Plains, Westchester County
	31 Mamaroneck Avenue White Plains, Westchester County	
	501 Mamaroneck Avenue White Plains, Westchester County	

**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		1214 Mamaroneck Avenue White Plains, Westchester County
		305 North Street White Plains, Westchester County
		566 North Broadway White Plains, Westchester County
		1825 East Main Street Peekskill, Westchester County
		Routes 202 and 100 Somers, Westchester County
		Route 6 and Lee Road Jefferson Valley, Westchester County
		800 Central Park Avenue Yonkers, Westchester County
		1755 Monroe Avenue Brighton, Monroe County
		245 Merchants Road Rochester, Monroe County
		1130 Main Street East Rochester, Monroe County
		1950 Empire Boulevard Webster, Monroe County
		865 Fairport Road East Rochester, Monroe County
	1982 East Ridge Road Irondequoit, Monroe County	

**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		674 Titus Avenue Irondequoit, Monroe County
		88 Irondequoit Mall Drive Irondequoit, Monroe County One Chase Square Rochester, Monroe County
		260 Crittenden Boulevard Rochester, Monroe County
		560 Monroe Avenue Rochester, Monroe County
		2159 Fairport Nine Mile Point Road Penfield, Monroe County
		595 Moseley Road Perinton, Monroe County
		31 State Street Pittsford, Monroe County
		520 Portland Avenue Rochester, Monroe County
		Todd Union Building, University of Rochester, Joseph C. Wilson Boulevard Rochester, Monroe County
		920 Holt Road Webster, Monroe County
	66 Main Street Brockport, Monroe County	

**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		2900 Dewey Avenue Rochester, Monroe County
		1 Main Street West Rochester, Monroe County
		6 Spencerport Road Gates, Monroe County
		1575 East Henrietta Road Henrietta, Monroe County 3917 Lake Avenue Rochester, Monroe County
		2300 Buffalo Road Rochester, Monroe County
		690 Long Pond Road Greece, Monroe County
		358 Greece Ridge Center Drive Greece, Monroe County
		4390 Buffalo Road, North Chill Chili, Monroe County
		1 Rochester Street Scottsville, Monroe County
		36 Genesee Street Rochester, Monroe County
		2130 Chili Avenue Gates, Monroe County
		130 South Main Street Canandaigua, Ontario County

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		2-8 East Market Street Corning, Steuben County
		58 East Pulteney Street Corning, Steuben County
		4124 Pearsall Street Williamson, Wayne County
		815 Route 31 Macedon, Wayne County
		4425 East Genesee Street DeWitt, Onondaga County
		6004 Court Street Road DeWitt, Onondaga County
		801 James Street Syracuse, Onondaga County
		One Lincoln Center Syracuse, Onondaga County
		329 Fayette Street Manlius, Onondaga County
		249 North Main Street Minoa, Onondaga County
	One MONY Plaza Carrier Tower Syracuse, Onondaga County	
	6040 Tarbell Road Syracuse, Onondaga County	

**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		649 South Crouse Avenue Syracuse, Onondaga County
		5788 Circle Drive East Cicero, Onondaga County
		3508 West Genesee Street Camillus, Onondaga County
		4169 Elmcrest Road Clay, Onondaga County
		424 7th North Street Salina, Onondaga County
		4800 South Salina Street Syracuse, Onondaga County
		150 Main Street Oneida, Madison County
		204 West First Street Oswego, Oswego County
		23 Main Street Bemus Point, Chautauqua County
		20 West Main Street Falconer, Chautauqua County
		19 East Main Street Frewsburg, Chautauqua County
		2-12 Third Street Jamestown, Chautauqua County
		1 West Sixth Street Jamestown, Chautauqua County

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		281 East Fairmount Avenue Lakewood, Chautauqua County
		76 South Erie Street Mayville, Chautauqua County
		737 Foote Avenue Jamestown, Chautauqua County
		1635 West Third Street Jamestown, Chautauqua County
		904 Broadway Buffalo, Erie County
		6348 Transit Road Depew, Erie County
		295 Main Street Buffalo, Erie County
		6532 East Quaker Road Orchard Park, Erie County
		2225 Colvin Boulevard Tonawanda, Erie County
		5930 Main Street Williamsville, Erie County
		33 West State Street Binghamton, Broome County
		315 Conklin Avenue Binghamton, Broome County
		149-153 Robinson Street Binghamton, Broome County 1310 North Street Endicott, Broome County



SCHEDULE B  
 CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
 PART 1. BRANCHES, STATIONS AND PUBLIC  
 ACCOMMODATION OFFICES

Name	Location	Location of Branch Office
Chase Manhattan (continued)		Five Mile Point Plaza Crescent Drive Kirkwood, Broome County
		181 Clinton Street Binghamton, Broome County
		1085 Chenango Street Fenton, Broome County
		2 Court Street Binghamton, Broome County
		20 Jenison Avenue Johnson City, Broome County
		Store No. 17, Oakdale Mall Reynolds Road and Harry L. Drive Johnson City, Broome County
		4481 Vestal Parkway East Vestal, Broome County
		Main Street and 119th Street Whitney Point, Broome County
		Front and Lake Streets Owego, Tioga County
		1766 Union Street Niskayuna, Schenectady County 20 Corporate Woods Boulevard Colonie, Albany County
		1080 Post Road East Westport, CT
		184 Main Street Westport, CT

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		1401 Post Road Fairfield, CT
		2272 Black Rock Turnpike Fairfield, CT
		161 Hillside Road Fairfield, CT
		784 Villa Avenue Fairfield, CT
		961 Main Street Bridgeport, CT
		1071 East Main Street Bridgeport, CT
		2093 Main Street Bridgeport, CT
		50 Washington Street Norwalk, CT
		123 Boston Avenue Bridgeport, CT
		1460 State Street Bridgeport, CT
		3030 Park Avenue Bridgeport, CT
		45 Prospect Street Stamford, CT
	1066 Hope Street Stamford, CT	

SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES

Name	Location	Location of Branch Office
Chase Manhattan (continued)		274 Hope Street
		Stamford, CT
		454 Boston Post Road
		(Old Kings Highway)
		Darien, CT
		1212 East Putnam Avenue
		Riverside, CT
		24 Arcadia Road
		Old Greenwich, CT
		122 Main Street
		New Canaan, CT
		21 East Avenue
	New Canaan, CT	
	Greenwich Financial Center	
	3A Pickwick Plaza	
	Greenwich, CT	
	2855 Main Street	
	Stratford, CT	
	2366 Main Street	
	Stratford, CT	
	3226 Main Street	
	Stratford, CT	
	Quality Street	
	Trumbull, CT	
	456 Monroe Turnpike	
	Monroe, CT	
	915 White Plains Road	
	Trumbull, CT	

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		1 Commerce Road Newtown, CT
		860 Bridgeport Avenue Shelton, CT
		234 Main Street Danbury, CT
		85 Newton Road Danbury, CT
		146 Greenwood Avenue Bethel, CT
		34 Danbury Road Wilton, CT
		125 Danbury Road Ridgefield, CT
		33 Old Ridgefield Road Wilton, CT
		927 Farmington Avenue West Hartford, CT
		1065 Main Street East Hartford, CT
	712 Main Street Watertown, CT	
	370 Boston Post Road Milford, CT	

**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		975 South Main Street Cheshire, CT
		771 Boston Post Road Milford, CT
		24 Washington Avenue North Haven, CT
		124 Temple Street New Haven, CT
		234 Church Street New Haven, CT
		195 Grand Street Waterbury, CT
		252 Chase Avenue Waterbury, CT
		403 Middlebury Road Middlebury, CT
		198 Meadow Street Naugatuck, CT
		1030 Wolcott Street Waterbury, CT
	417 Kinderkamack Road Oradell, NJ	
	Calle Arenales 707, Piso 5 Capital Fed'l Buenos Aires, Argentina	

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		Da Costa Building 68 Grenfell Street, Level 2 Adelaide, Australia
		87 Wickham Terrace Brisbane, Australia
		55 Northbourne Avenue, Unit 5 Canberra, A.C.T., Australia
		AMP Building 86 Collins Street - Ground Level Hobart, Australia
		461 Bourke Street Melbourne, Australia
		95 William Street Level C Perth, Australia
		World Trade Centre 1 Jamison Street, Levels 33-36 Sydney, Australia
		Shirley and Charlotte Streets Nassau, Bahamas, The
		Sheraton Tower, Levels 1-4 Bahrain Commercial Complex Manama, Bahrain
		Blue Tower Avenue Louise 326, 9th Floor Brussels, Belgium
	Wickham's Cay Roadtown Tortola, British Virgin Islands	

SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES

Name	Location	Location of Branch Office
Chase Manhattan (continued)		<p data-bbox="834 398 1142 488">Chase House Greville Street, St. Helier Jersey, Channel Islands</p> <p data-bbox="834 517 1142 577">Agustinas 1235, 5th Floor Santiago, Chile</p> <p data-bbox="834 607 1142 689">Tianjin International Building Room 1401, 75 Nanjing Road Tianjin, China</p> <p data-bbox="834 719 1142 779">42 Rue Washington Paris, France</p> <p data-bbox="834 808 1142 898">Zweigniederlassung Frankfurt Alexanderstrasse 59 Frankfurt/Main, Germany</p> <p data-bbox="834 927 1142 987">3 Korai Street Athens, Greece</p> <p data-bbox="834 1016 1142 1077">87 Akti Miaouli Piraeus, Greece</p> <p data-bbox="834 1106 1142 1167">One Exchange Square Central, Hong Kong</p> <p data-bbox="834 1196 1142 1256">Two Exchange Square Central, Hong Kong</p> <p data-bbox="834 1285 1142 1346">Chase Manhattan Tower Shatin, Hong Kong</p> <p data-bbox="834 1375 1142 1462">Alexandria House 6 Ice House Street Central, Hong Kong</p>

**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		Ground Floor 313-317B Hennessy Road Wanchai, Hong Kong
		Shanghai Industrial Investment Building 48-62 Hennessy Road Wanchai, Hong Kong
		21 Ma Tau Wai Road Hung Hom Kowloon, Hong Kong
		720 Nathan Road Mongkok Kowloon, Hong Kong
		Ground Floor, Shop 30-33 30 Canton Road, Tsim Sha Tsui Kowloon, Hong Kong
		Maker Chambers VI, 7/F Nariman Point Bombay, India
		Plaza Chase, Jl. Jend. Sudirman Kav. 21 Jakarta, Indonesia
		Piazza Meda 1 Milan, Italy
		Via M Mercati 39 Rome, Italy
		Crystal Tower 22 1-2-27, Shiromi, Chuo-ku Osaka, Japan



**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		Tokyo New Kaijo Building 1-2-1 Marunouchi, Chiyoda-Ku Tokyo, Japan
		Chase Plaza, 34-35 Chung-Dong, Choong-Ku Seoul, Korea, Republic of
		Level 5, Lot 3B, Wisma Lazenda Jalan Kemajuan Labuan, Malaysia
		Atrium - Fourth Floor Strawinskylaan 3077 Amsterdam, Netherlands
		Plaza Cinco de Mayo, Avenida Central and Avenida Mexico #22-18 Panama City, Panama
		Boulevard El Dorado Calle 17 B Norte Panama City, Panama
		Via Simón Bolívar and Calle Harry Eno Edificio Helvezia Panama City, Panama
		Via Expansa Plaza Altos del Rio Panama City, Panama
		Avenida Domingo Díaz Central and Calle C Norte David, Panama

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		Avenida Herrera #3961 Chitr-, Panama
		Calle 11 and Avenida Bolivar #10-123 Col<n, Panama
		Calle 14 and Avenida Roosevelt Edificio No. 36 Col<n Free Zone, Panama
		Balboa Road and Pearson Street Panama City, Panama
		Urbanizacisn Margella, Avenida Aquilino de la Guardia and Calle 48 Panama City, Panama
		15/F, Pacific Star Building Makati and Sen. Gil J. Puyat Avenue Metro Manila, Philippines
		Hato Rey Headquarters 254 Munoz Rivera Avenue San Juan, Puerto Rico
		50 Raffles Place, #09-01 Shell Tower Singapore, Singapore
		505 Yung An Road Singapore, Singapore
		Paseo de Gracia 60 Barcelona, Spain

**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		Surcursal en España, Peñoas 2,7, Planta (La Piovera) Madrid, Spain
		63 Rue du Rhône, 1204 Geneva, Switzerland
		33 Gartenstrasse Zurich, Switzerland
		Bubhajt Building 209 North Sathom Road, Silom Bangkok, Thailand
		Yildiz Pasta Caddesi 52, Dedeman Ticaret
		Merkezi, Kat 11, Esentepe Istanbul, Turkey
		Woolgate House Coleman Street London, United Kingdom
		11A-11B Curacao Gade St. Thomas, U.S. Virgin Islands
		American Yacht Harbor Red Hook St. Thomas, U.S. Virgin Islands
		26-A Estate Charlotte Amalie St. Thomas, U.S. Virgin Islands
	3 Par Orange Grove 4, Christiansted St. Croix, U.S. Virgin Islands	

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		1102 King Street Suite 2, Frederiksted St. Croix, U.S. Virgin Islands  90-C Crux Bay St. John, U.S. Virgin Islands  Sugar Estate St. Thomas, U.S. Virgin Islands

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (continued)		Walsin Lihwa Information Bldg., 9th Fl. No. 115 Min Shing East Road, Section 3 Taipei, Taiwan
		Simpson Bay Friendly Shopping Center St. Maarten, Netherlands Antilles
		Mullet Bay St. Maarten, Netherlands Antilles
		A Cannegieter Street Pondfil, Phillipsburg St. Maarten, Norway
<b>Public Accommodation Offices</b>		181 Clinton Street Binghamton, Broome County
		234 Main Street Danbury, CT
<b>Limited Purposes Branch Offices</b>		St. Lukes-Roosevelt Hospital Center, Inc 111 Amsterdam Avenue New York, New York County
		New York University Medical Center 550 First Avenue New York, New York County
		118-35 Queens Boulevard Forest Hills, Queens County
		McCurdy's Building Midtown Plaza Rochester, Monroe County

**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
		999 Broad Street Bridgeport, CT
Tompkins County Trust Company	Ithaca	100 Main Street Odessa, Schuyler County
Bank of New York, The (Offices of the former Bank of New York(NJ), West Paterson New Jersey)	New York	2028 Atlantic & Arkansas Avenue Atlantic City, NJ
		3900 Atlantic-Brigantine Blvd. Brigantine, NJ
		599 New Road & Maple Avenue Linwood, NJ
		One Route #50 Mays Landing, NJ
		Mainland Plaza - 501 Tilton Road Northfield, NJ
		521 New Road & Rhode Island Avenue Somers Point, NJ
		321 Hackensack Street Carlstadt, NJ
		650 Washington Avenue Carlstadt, NJ
		90 Hackensack Street East Rutherford, NJ
		725 River Road Edgewater, NJ

SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES

Name	Location	Location of Branch Office
Bank of New York (continued)		179 Market Street Elmwood Park, NJ
		50 Grand Avenue Englewood, NJ
		13-51 River Road Fair Lawn, NJ
		27-02 Broadway Fair Lawn, NJ
		21-01 Fair Lawn Avenue Fair Lawn, NJ
		21-10 Saddle River Road Fair Lawn, NJ
		1 Becton Drive Franklin Lakes, NJ
		136 Passaic Street Garfield, NJ
		93-95 Main Street Hackensack, NJ
		505 Main Street Hackensack, NJ
	370 Essex Street Lodi, NJ	
	301 Ridge Road Lyndhurst, NJ	

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Bank of New York (continued)		1 Stuyvesant Avenue Lyndhurst, NJ
		9 Polito Avenue Lyndhurst, NJ
		129 Godwin Avenue Midland Park, NJ
		23 Ridge Road North Arlington, NJ
		487 Ridge Road North Arlington, NJ
		588 Broadway Norwood, NJ
		345 Ramapo Valley Road Oakland, NJ
		296 Kinderkamack Road Oradell, NJ
		545 Island Road Ramsey, NJ
		585 Broad Avenue Ridgefield, NJ
	504 Bergen Blvd. Ridgefield, NJ	
	25 West Ridgewood Avenue Ridgefield, NJ	



**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Bank of New York (continued)		67 Godwin Avenue Ridgefield, NJ
		24 Park Avenue Rutherford, NJ
		19 Ames Avenue Rutherford, NJ
		360 Union Avenue Ridgefield, NJ
		289 Market Street Saddle Brook, NJ 600 Huyler Street South Hackensack, NJ
		170 The Plaza Teaneck, NJ
		205 Cedar Lane Teaneck, NJ 93 Main Avenue Wallington, NJ
		2 Mount Pleasant Avenue Wallington, NJ
		387 Passaic Avenue Fairfield, NJ
		281 Milburn Avenue Millburn, NJ
		The Legal Center One Riverfront Plaza Newark, NJ

**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Bank of New York (continued)		28 Eisenhower Parkway Roseland, NJ
		30 Pompton Avenue Verona, NJ
		555 Passaic Avenue West Caldwell, NJ
		2 Journal Square Plaza Jersey City, NJ
		11 Kearny Avenue Kearny, NJ
		8101 Tonnelle Avenue North Bergen, NJ
		2 Journal Square Plaza Jersey City, NJ 11 Kearny Avenue Kearny, NJ
		8101 Tonnelle Avenue North Bergen, NJ
		1 Harmon Plaza Secaucus, NJ
		333 Meadowlands Parkway Secaucus, NJ
	450 Plaza Drive Secaucus, NJ	
	700 Plaza Drive Secaucus, NJ	

**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Bank of New York (continued)		3 Mill Creek Drive Mill Creek Mall Secaucus, NJ
		Kennedy Center 3195 Kennedy Boulevard Union City, NJ
		1200 Harbor Boulevard Weehawken, NJ Hamilton Square 411 Route 33 (Hamilton Township) Trenton, NJ
		1660 North Olden Avenue (Ewing Township) Trenton, NJ
		226 South Broad Street Trenton, NJ
		481 Blair Road Avenel, NJ
		Raritan Center Raritan Plaza Edison, NJ
		4 Ethel Road Suite 403A Edison, NJ
		475 Main Street Metuchen, NJ
		24 Livingston Avenue New Brunswick, NJ

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Bank of New York (continued)		2727 Route 516 Old Bridge, NJ
		2 Village Boulevard Plainsboro, NJ
		500 Main Street Bradley Beach, NJ
		61 West Main Street Freehold, NJ
		112 Brighton Avenue Long Branch, NJ
		2500 Route 35 & Lakewood Road Wall Township, NJ
		1150 Broad Street Shrewsbury, NJ
		1310 3rd Avenue at Washington Avenue Spring Lake, NJ
		Route 138 & New Bedford Road Wall Township, NJ
		100 Monroe Street Boonton, NJ
	444 East Main Street Chester, NJ	
	1 East Clinton Street Dover, NJ	

**SUPERINTENDENT OF BANKS**

**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Bank of New York (continued)		399 Ridgedale Avenue East Hanover, NJ
		77 Hanover Road Florham Park, NJ
		Lakeside Shopping Center 15 Bowling Green Parkway Lake Hopatcong, NJ
		1250 Route 46 Ledgewood, NJ
		10 Greenwood Avenue Madison, NJ
		Sussex Turnpike and Millbrook Avenue Mount Freedom, NJ
		1719A Route 10 Parsippany, NJ
		Route 10 at Dover Chester Road Randolph, NJ
		20 Hamburg Turnpike Riverdale, NJ
		18 Green Pond Road Rockaway Township, NJ
	1300 Valley Road Stirling, NJ	
	Route 46 and Baldwin Road Troy Hills, NJ	

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Bank of New York (continued)		20 North Main Street Wharton, NJ
		75 East Kennedy Boulevard Lakewood, NJ
		24 Main Street Toms River, NJ
		963 Van Houten Avenue Clifton, NJ
		438 Haledon Avenue Haledon, NJ
		413 Wanaque Avenue Pompton Lakes, NJ
		999 Riverview Drive Totowa, NJ
		385 Rifle Camp Road West Paterson, NJ
		1185 Route 206 Rocky Hill, NJ
		300 Route 23 Franklin, NJ
		Tri-State Shopping Center Montague, NJ
		120 Hampton House Road Newton, NJ

**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (Continued)		188-190 Main Street Fort Lee, NJ
		235 Main Street Hackensack, NJ
		Village Road New Vernon, NJ
		331 Lafayette Avenue Hawthorne, NJ
		1152 Liberty Avenue Hillside, NJ
		101 Hudson Street Jersey City, NJ
		2 Waverly Place Madison, NJ
		180 Franklin Turnpike Mahwah, NJ
		183 Millburn Avenue Millburn, NJ
		800 Morris Turnpike Short Hills, NJ
	475 Bloomfield Avenue Montclair, NJ	
	19 North Fullerton Avenue Montclair, NJ	

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Bank of New York (continued)		241 Newton-Sparta Road Newton, NJ
		31 Sparta Avenue Sparta, NJ
		59 Main Street Sussex, NJ
		Routes 94 & 515 Vernon, NJ
		Routes 565 & 23 (Wantage Township) Sussex, NJ
		1130 Chestnut Street Elizabeth, NJ
		124 Maple Avenue Hackettstown, NJ
Chase Manhattan Bank, The (Offices of the former Chase Manhattan Bank N.A., Morristown, NJ)	New York	612 Main Street Boonton, NJ
		1459 Main Avenue Clifton, NJ
		57 Diamond Spring Road Denville, NJ
		St. Clare's Hospital, Second fl. Pocono Road Denville, NJ
		186 Ridgedale Avenue Florham Park, NJ



**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
		188-190 Main Street Fort Lee, NJ
		235 Main Street Hackensack, NJ
		Village Road New Vernon, NJ
		331 Lafayette Avenue Hawthorne, NJ
		1152 Liberty Avenue Hillside, NJ
		101 Hudson Street Jersey City, NJ
		2 Waverly Place Madison, NJ
		180 Franklin Turnpike Mahwah, NJ
		183 Millburn Avenue Millburn, NJ
		800 Morris Turnpike Short Hills, NJ
		475 Bloomfield Avenue Montclair, NJ
		19 North Fullerton Avenue Montclair, NJ

**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan (Continued)		E. 33rd Street and McLean Boulevard Paterson, NJ
		124 Haledon Avenue Prospect Park, NJ
		1 West Hanover Avenue Mt. Freedom, NJ
		84 East Ridgewood Avenue Ridgewood, NJ
		686 Kinderkamack Road River Edge, NJ
		67 Summit Avenue Summit, NJ
		825 Riverview Drive Totowa, NJ
		2000 Morris Avenue Union, NJ
		566 Bloomfield Avenue Verona, NJ
		1050 Hamburg Turnpike Wayne, NJ
		865 Bloomfield Avenue West Caldwell, NJ
	206 East Broad Street Westfield, NJ	
	525 Cedar Hill Avenue Wyckoff, NJ	

SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES

Name	Location	Location of Branch Office
Chase Manhattan (Continued)		17 Watchung Plaza Montclair, NJ
		600 Valley Road Upper Montclair, NJ
		580 Valley Road Upper Montclair, NJ
		636 Speedwell Avenue Morris Plains, NJ
		296 E. Hanover & Ridgedale Avenues Morristown, NJ
		17 Park Place Morristown, NJ
		225 South Street Morristown, NJ
		460 Bergen Boulevard Palisades Park, NJ
		E. 36 Midland Avenue Paramus, NJ
		100 Parsippany Road Parsippany, NJ
		53 North Beverwyck Road Lake Hiawatha, NJ
		1699 Littleton Road Parsippany, NJ
		148 Market Street Paterson, NJ

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Bank of New York, The (Offices of the former Putnam Trust Company Greenwich, CT)	New York	10 Mason Street Greenwich, CT
		197 Greenwich Avenue Greenwich, CT
		Glen Plaza Shopping Center Greenwich, CT
		500 West Putnam Avenue Greenwich, CT
		1150 East Putnam Avenue Riverside, CT
		1073 North Street Greenwich, CT
		260 Sound Beach Avenue Old Greenwich, CT
Steuben Trust Company	Hornell	292 Pequot Avenue Southport, CT
		484 Main Street Whitesville, Allegany County
		11 Schuyler Street Belmont, Allegany County
		319 Main Street Bolivar, Allegany County
		7301 Seneca Road North Hornellsville, Steuben County

**SUPERINTENDENT OF BANKS**

**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
North Fork Bank	Mattituck	38 South Main Street Andover, Allegany County
		4201 White Plains Road Bronx, Bronx County
		5977 Riverdale Avenue Bronx, Bronx County
		3159 Bainbridge Avenue Bronx, Bronx County
		114-19 Liberty Avenue Richmond Hill, Queens County
		115-02 Jamaica Avenue Richmond Hill, Queens County
		185 West 231st Street Bronx, Bronx County
		1941 Williamsbridge Road Bronx, Bronx County
		257-03 Hillside Avenue Floral Park, Nassau County
		1800 Grand Avenue Baldwin, Nassau County
170 Tulip Avenue Floral Park, Nassau County		
103-42 Lefferts Boulevard Richmond Hill, Queens County		

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
		550 Franklin Avenue Franklin Square, Nassau County
		150 North Main Street Sayville, Suffolk County
		115-20 Jamaica Avenue Richmond Hill, Queens County
		3030 Buhre Avenue Bronx, Bronx County
		2303 Grand Avenue Baldwin, Nassau County
		725 Co-Op City Boulevard Bronx, Bronx County
		77-22 21st Avenue East Elmhurst, Queens County
<b>Branches Surrendered</b>		
Bank		
Country Bank	Carmel	244 Westchester Avenue Harrison, Westchester County
Citibank (New York State)	Perinton	410 Kenmore Avenue Buffalo, NY
		6790 East Genesee Street Dewitt, NY

**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Trust Company		
Manufacturers and Traders Trust Company	Buffalo	Cortlandville Mall - Parking Lot E Side Route 13 Cortlandville, Cortland County
Fleet Bank	Albany	30 East Main Street Fredonia, Chautauqua County
Extebank	Brookhaven, Stony Brook	645 Fifth Avenue New York, New York County
Marine Midland Bank	Buffalo	140 Clinton Street Watertown, Jefferson County
Daiwa Bank Trust Company	New York	West Wind Building, Grand Cayman Cayman Islands, Cayman Islands
Fleet Bank	Albany	2309 Eggert Road, Park Edge Plaza Tonawanda, Erie County
Marine Midland Bank	Buffalo	40-52 Main Street Flushing, Queens County
Bank of New York, The	New York	84 Court Street Binghamton, Broome County
Bank of New York, The	New York	80 Garth Road Scarsdale, Westchester County
Key Bank of New York	Albany	1815 State Street Schenectady, Schenectady County
Key Bank of New York	Albany	129 North Union Street Olean, Cattaraugus County

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Onbank & Trust Co.	Syracuse	8330 Harwood Drive Sandy Creek, Oswego County
		31-33 Main Street Moravia, Onondaga County
		1935 East Shore Drive Lansing Plaza, Tompkins County
Chase Manhattan Bank, The	New York	300 Linden Oaks Office Park, 2nd Floor Pittsford, Monroe County
Bank of New York, The	New York	211 Irving Avenue Port Chester, Westchester County
		65 Dutch Hill Road Orangetown, Orangeburg, Rockland County
		60 Mitchell Place White Plains, Westchester County
Chase Manhattan Bank, The	New York	699 Morris Park Avenue Bronx, Bronx County
Bank of New York, The	New York	1940 Commerce Street Yorktown, Yorktown Heigh, Westchester Co
Marine Midland Bank	Buffalo	545 Titus Avenue Irondequoit, Monroe County
Bank of New York, The	New York	302 North Main Street Spring Valley, Rockland County



**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
North Fork Bank	Mattituck	59 Route 59 Suffern, Rockland County
		1455 Veterans Memorial Highway Hauppauge, Suffolk County
Chase Manhattan Bank, The	New York	999 Walt Whitman Road Melville, Suffolk County
		41-01 Kissena Boulevard Flushing, Queens County
		41 South Middletown Road Clarkstown, Nanuet, Rockland County
		1019 Yonkers Avenue Yonkers, Westchester County
		1460 Broadway New York, New York County
		101 Park Avenue New York, New York County
		270 Madison Avenue New York, New York County
		Building C, 10 Smith Haven Mall Lake Grove, Suffolk County
		2 Overhill Road Scarsdale, Westchester County
		NY Technical College 300 Jay Street Brooklyn, NY

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
		600 Community Drive Manhasset, NY
Marine Midland Bank	Buffalo	5500 Sunrise Highway Massapequa, NY
		110 William Street New York, New York County
		14 East Central Avenue Pearl River, Rockland County
Chase Manhattan Bank, The	New York	2838 Long Beach Road Oceanside, NY
Wyoming County Bank	Warsaw	4158 Lakeville Road Geneseo, Livingston County
Chase Manhattan Bank, The	New York	1900 Hempstead Turnpike East Meadow, Nassau County
Manufacturers and Traders Trust Company	Buffalo	864 Hooper Road Union, Endwell, Broome County
Key Bank of New York	Albany	1 Dill Street Auburn, Cayuga County
		1860 Niagara Street Buffalo, Erie County
Chase Manhattan Bank, The	New York	1275 Avenue of the Americas New York, New York County
Key Bank of New York	Albany	900 Main Street Niagara Falls, Niagara County

**SUPERINTENDENT OF BANKS**

**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Chase Manhattan Bank, The	New York	Two Manhattanville Road Purchase, NY
State Bank of Long Island	New Hyde Park	IBM Corp., 1311 Mamaroneck Avenue White Plains, NY Triad IV 1981 Marcus Avenue North New Hyde Park, NY
Chase Manhattan Bank, The	New York	Roosevelt Field Shop Ctr/ #1/Building U Garden City, Nassau County
Manufacturers and Traders Trust Company	Buffalo	3111 Union Road Orchard Park, NY
Chase Manhattan Bank, The	New York	285 Middle Country Road Selden, Suffolk County  7415 5th Avenue Brooklyn, Kings County  66-60 Fresh Pond Road Ridgewood, Queens County  380 Madison Avenue New York, New York County  3900 Veterans Highway Bohemia, Suffolk County  39-15 Main Street Queens, Queens County  50 Route 111 Smithtown, Suffolk County

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Manufacturers and Traders Trust Company	Buffalo	3140 Long Beach Road Oceanside, Nassau County
		30 Rockefeller Plaza New York, New York County
		1902 86th Street Brooklyn, Kings County
		Northampton Town Center, Building C
Chase Manhattan Bank, The	New York	3208 Latta Road Greece, Monroe County
		333 Merrick Road Rockville Centre, Nassau County
Marine Midland Bank	New York	120 Commerce Drive Hauppauge, Suffolk County
		79 Eighth Avenue New York, New York County
		203 Wolfs Lane Pelham, Westchester County
Marine Midland Bank	Buffalo	Route 6 and Lee Road Jefferson Valley, Westchester County
		60 Spring Street New York, New York County
Key Bank of New York	Albany	484 Main Street Whitesville, Allegany County
		11 Schuyler Street Belmont, Allegany County

SUPERINTENDENT OF BANKS

SCHEDULE B  
 CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
 PART 1. BRANCHES, STATIONS AND PUBLIC  
 ACCOMMODATION OFFICES

Name	Location	Location of Branch Office
		319 Main Street Bolivar, Allegany County
Chase Manhattan Bank, The	New York	7301 Seneca Road North Hornellsville, Steuben County
		Lenox Hill Hospital 100 East 77th Street New York, New York County
Key Bank of New York	Albany	500 West 185th Street New York, NY
Savings Bank		2600 Elmwood Avenue Brighton, Monroe County
River Bank America	Valley Stream	743-745 Amsterdam Avenue New York, NY
		60 Spring Street New York, NY
		39 Rockefeller Plaza New York, NY
		110 William Street New York, NY
		1165 Third Avenue New York, NY
		Richmond Ave. S.I. Shopping Mall New Springville, NY

**SCHEDULE B**  
**CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR**  
**PART 1. BRANCHES, STATIONS AND PUBLIC**  
**ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
		5500 Sunrise Highway Massapequa, NY
		Kissena Boulevard & Sanford Avenue Flushing, NY
		355 West Main Street Huntington, NY
		250 West Sunrise Highway Valley Stream, Nassau County
		230 World Trade Center Concourse New York, NY
Rochester Community Savings Bank	Rochester	360 Greece Ridge Center Drive Rochester, Monroe County
Greenpoint Bank	Brooklyn	1958 Jericho Turnpike East Northport, NY
		333 Central Avenue Lawrence, Nassau County
		236 Hempstead Avenue North Lynbrook, Nassau County
		9 Sunrise Highway Massapequa, Nassau County
		975 W. Jericho Turnpike Smithtown, NY
East New York Savings Bank, The	Brooklyn	560-562 Second Avenue New York, New York County

**SUPERINTENDENT OF BANKS**

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**SCHEDULE B  
CORPORATE AND OTHER CHANGES OF INSTITUTIONS DURING YEAR  
PART 1. BRANCHES, STATIONS AND PUBLIC  
ACCOMMODATION OFFICES**

Name	Location	Location of Branch Office
Greenpoint Bank	Brooklyn	29-11 Queens Plaza North Long Island City, NY

## SCHEDULE B

## PART 2. CAPITAL STOCK CHANGES

Name	Location	Date of Increase or (Decrease)	Authorized Capital Stock As Changed	Amount of Increase or (Decrease)
<b>Bank</b>				
Continental Bank	Garden City	Mar 13, 1996	\$ 15,000,000	\$ 11,000,000
<b>Trust Company</b>				
Tompkins County Trust Company	Ithaca	Jan 22, 1996	\$ 5,400,000	\$ (7,100,000)
Bankers Trust Company	New York	Mar 21, 1996	\$ 1,501,666,670	\$ 150,000,000
Morgan Guaranty Trust Company	New York	Mar 21, 1996	\$ 525,000,000	\$ 25,000,000
Chase Manhattan Bank, The	New York	Jul 11, 1996	\$ 1,335,000,000	\$ 636,000,000
Steuben Trust Company	Hornell	Aug 20, 1996	\$ 6,600,000	\$ 5,000,000
Bank of New York, The	New York	Nov 11, 1996	\$ 2,276,201,000	\$ 700,000,000
Bankers Trust Company	New York	Dec 27, 1996	\$ 1,601,666,670	\$ 100,000,000
Trust Only Trust Company				
Multinet International Bank	New York	Dec 4, 1996	\$ 3,750,000	\$ 1,750,000



## SCHEDULE B

## PART 2. CAPITAL STOCK CHANGES

Name	Location	Date of Increase or (Decrease)	Authorized Capital Stock As Changed	Amount of Increase or (Decrease)
<b>Private Bankers</b>				
Brown Brothers Harriman & Co.	New York	Dec 5, 1996	\$ 57,000,000	\$ 3,000,000

## SCHEDULE B

## PART 3. MERGERS AND CONSOLIDATIONS

Name	Location	Merger Date	Name After Merger or Consolidation
<b>Bank</b>			
Safra National Bank of New York United Mizrahi Bank and Trust Company	New York New York	Dec 31, 1996	Safra National Bank of New York
<b>Trust Company</b>			
Tompkins County Trust Company TCTC Interim Bank	Ithaca Ithaca	Jan 1, 1996	Tompkins County Trust Company
North Fork Bank Extebank	Mattituck Stony Brook	Mar 15, 1996	North Fork Bank
Bank Of Tokyo Trust Company, The Mitsubishi Bank Trust Company of New York	New York New York	Apr 1, 1996	Bank Of Tokyo - Mitsubishi Trust Company
Morgan Guaranty Trust Company of New York J.P. Morgan Delaware	New York Wilmington, DE	Jun 1, 1996	Morgan Guaranty Trust Company of New York
Chemical Bank Chase Manhattan Bank, N.A., The	New York New York	Jul 14, 1996	Chase Manhattan Bank, The
Fleet Bank Fleet Trust Company	Albany Rochester	Sep 30, 1996	Fleet Bank
Fleet Bank Shawmut Trust Company	Albany New York	Sep 30, 1996	Fleet Bank

## SCHEDULE B

## PART 3. MERGERS AND CONSOLIDATIONS

Name	Location	Merger Date	Name After Merger or Consolidation
Bank of New York, The Putnam Trust Company, The	New York Greenwich	Dec 1, 1996	Bank of New York, The
Chase Manhattan Bank, The Chase Manhattan Bank, National Association	New York Morristown, NJ	Dec 1, 1996	Chase Manhattan Bank, The
North Fork Bank North Side Savings Bank	Mattituck Bronx	Dec 31, 1996	North Fork Bank
<b>Savings Bank</b>			
Republic National Bank of New York Republic Bank For Savings	New York New York	Jan 2, 1996	Republic National Bank of New York
Independence Savings Bank Bay Ridge Federal Savings Bank	Brooklyn Brooklyn	Jan 3, 1996	Independence Savings Bank
<b>Credit Union</b>			
Municipal Credit Union New York State Psychiatric Institute Employees Federal Credit Union	New York Wilmington	Jun 5, 1996	Municipal Credit Union
<b>Foreign Branch</b>			
Mitsubishi Bank, Limited, The Bank of Tokyo, LTD., The	New York New York	Apr 4, 1996	Bank of Tokyo - Mitsubishi, Ltd., The

## SCHEDULE B

## PART 4. CORPORATE TITLE CHANGES

Corporate Title Changed To	Corporate Title Formerly
<b>Trust Company</b>	
First Tier Bank & Trust	Salamanca Trust Company
Bank of Tokyo - Mitsubishi Trust Company	Bank Of Tokyo Trust Company, The
Chase Manhattan Bank, The	Chemical Bank
Savings Bank	
Rochester Community Savings Bank	Rochester Community Savings Bank, The
Foreign Branch	
Den norske Bank ASA	Den Norske Bank ASA
Banca Monte dei Paschi di Siena S.p.A.	Monte Dei Paschi Di Siena
Bank of Tokyo - Mitsubishi, Ltd., The	Mitsubishi Bank, Limited, The
Banco Mercantil de Sao Paulo S.A. Finasa	Banco Mercantil de Sao Paulo, S.A.

## SCHEDULE B

## PART 4. CORPORATE TITLE CHANGES

Corporate Title Changed To	Corporate Title Formerly
<b>Foreign Representative Office</b>	
Kookmin Bank	Citizens National Bank, The
Housing and Commercial Bank	Korea Housing Bank
<b>Sales Finance Company</b>	
NationsCredit Home Equity Services Corporation	Portfolio Acceptance Corporation
Interstate Home Loan Center, Inc.	Chase Investments Ltd.
<b>Premium Finance Agency</b>	
B. and D. A. Weisburger, Inc. D/B/A Blade Premium Finance Company	B. and D.A. Weisburger, Inc. D/B/A Lloyds Credit of 5 Waller Avenue
<b>Money Transmitter</b>	
Pan American Money Transfer, Inc.	Pan American Express, Inc.
Cashpoint Network Services, Inc.	Cashpoint, Inc.
<b>Mortgage Broker</b>	
BMC Partners, Inc. D/B/A Brookside Mortgage Company Summit Financial Services Inc.	BMC Partners, Inc. D/B/A Broker's Mortgage Company Summit Financial Services Inc. D/B/A Creative Mortgage Systems
The Mortgage Organization Inc.	Miller Mortgage Services Inc.

## SCHEDULE B

## PART 4. CORPORATE TITLE CHANGES

Corporate Title Changed To	Corporate Title Formerly
Metropolitan Home Mortgage Corp. of NY Metropolitan Home Mortgage	Metropolitan Home Mortgage Corporation Of New York
Landmark Fiscal Services Inc.	Yvonne Shahmoon, Inc.
Janet Marsh Ebel D/B/A First Hudson Mortgage Company	Janet Marsh (Ebel)
Joseph Capanna D/B/A Apple Home Mortgage	Joseph Capanna
Robert Bretscher D/B/A Brookville Mortgage	Robert Bretscher
U.S.A. Financial Resources, Inc. D/B/A Choice Home Mortgage Services	U.S.A. Financial Resources, Inc.
Nadir Siddiqui D/B/A United Republic Mortgage Gentry Capital Mortgage Corporation	Nadir Siddiqui D/B/A First United Mortgage Orange County Funding Corp.
Anderson Funding Limited	Anderson Funding Ltd.
Roger L. Adams D/B/A All Boro Funding	Roger L. Adams
Ramsawmy Realty, Inc. D/B/A Sunshine Funding	Ramsawmy Realty, Inc. D/B/A Era Rayco Realty
Belmont Funding Corp. D/B/A Belmont Mortgage Associates	Belmont Funding Corp.
RLD Mortgage	RLD Enterprises

SCHEDULE B  
PART 4. CORPORATE TITLE CHANGES

Corporate Title Changed To	Corporate Title Formerly
New York Home Star Realty, Inc. D/B/A Homestar Realty Group	New York Home Star Realty, Inc.
L.I. Active Equities, Ltd.	United Equity Source Corp.
Robert Zuckerman D/B/A Associate Mortgage Warehouse	Robert Zuckerman D/B/A Amicus Financial Services
Helsmoortel & Erceg Financial Services Incorporated	Helsmoortel-Thomton & Erceg Financial Services, Inc
A J Licausi	A J Licausi D/B/A A1 Proformance Realty
Gerald M. Fleischman D/B/A Full Service Mortgage	Gerald M. Fleischman D/B/A Accurate Mortgage Brokerage Company
Ralph D Stroffolino D/B/A The Money Tree Financial Services	Ralph D Stroffolino
Robert Zuckerman D/B/A The Mortgage Warehouse	Robert Zuckerman D/B/A Associate Mortgage Warehouse
Teresa D'Avanzo	Teresa D'Avanzo D/B/A Plaza Funding Co.
John Wittschen D/B/A JSJ Consulting	John Wittschen
Amcor Network The Mortgage Man, Inc.	The Mortgage Man Inc.
Robert Zuckerman D/B/A Amicus Financial Services	Robert Zuckerman D/B/A The Mortgage Warehouse

## SCHEDULE B

## PART 4. CORPORATE TITLE CHANGES

Corporate Title Changed To	Corporate Title Formerly
Diversified Mortgage Options Inc.	C & L Mortgage Processing Inc.
First Meridian Mortgage Inc.	DRD Mortgage Services, Inc.
Marc Hoschander D/B/A Marc One Capital	Marc Hoschander
Ikonomi Alexander Jigidah D/B/A Easy Mortgages	Ikonomi Alexander Jigidah
Eleanor Kovarik D/B/A All Seasons Mortgage Company	Eleanor Kovarik D/B/A Regal Mortgage Company
Robert L. Vanwaldick D/B/A Quality Financial	Robert L. Vanwaldick
Marguerite Colonna <b>Mortgage Banker</b>	Marguerite Colonna D/B/A Mortgage World
Mortgage Central Corp.	Mortgage Central Corp. D/B/A Equitystars
GFI Mortgage Bankers, Inc.	GFC Mortgage Bankers, Inc.
First Funding Mortgage Bankers Corp. D/B/A AAA Express Home Credit	First Funding Mortgage Bankers Corp.
Industry Mortgage Company, L.P. D/B/A Equitystars	Industry Mortgage Company, L.P.
Countrywide Home Loans, Inc. D/B/A America's Wholesale Lender	Countrywide Funding Corporation D/B/A America's Wholesale Lender



SCHEDULE B  
PART 4. CORPORATE TITLE CHANGES

Corporate Title Changed To	Corporate Title Formerly
Resource Mortgage Banking, LTD. U/A/N Covino & Company	Resource Mortgage Banking, LTD.
ReliaStar Mortgage Corporation	Washington Square Mortgage Company
FEC Mortgage Corp.	Financial Enterprises Corp.
Coastal Capital Corp. D/B/A The Mortgage Shop	Coastal Capital Corp. D/B/A Coastal Mortgage
Fleet Finance Inc D/B/A Fleet Home Equity USA	Fleet Finance Inc.
Ark Mortgage, Inc.	Vision Mortgage Corporation, Inc.
Ameritrust National Mortgage Bankers, Inc.	Palma Mortgage Corporation D/B/A Ameritrust National Mortgage Bankers
Hudson Bay Holdings, Ltd. D/B/A Hudson Bay Mortgage	Hudson Bay Holdings, Ltd.
Interstate Home Loan Center, Inc.	Chase Investments, Ltd.
American Dream Mortgage Bankers, Inc.	The American Dream Mortgage Co., Ltd.

## SCHEDULE B

**PART 5. CONVERSION OF A STATE CHARTERED SAVINGS AND LOAN  
TO A FEDERALLY CHARTERED CREDIT UNION**

Name	Location	Name After Conversion	Date
Eastman Savings and Loan Association	Rochester	ESL Federal Credit Union	Feb 2, 1996

## SCHEDULE B

**PART 6. CONVERSION OF A STATE CHARTERED SAVINGS BANK  
TO A FEDERALLY CHARTERED SAVINGS BANK**

Name	Location	Name After Conversion	Date
Catskill Savings Bank	Catskill	Catskill Savings Bank, FSB	Jan 23, 1996

ANNUAL REPORT OF THE

SCHEDULE C  
 INSTITUTIONS CLOSED OR EXISTENCE TERMINATED DURING YEAR  
 PART 1. VOLUNTARY LIQUIDATIONS - CLOSING ORDERS FILED

NAME	LOCATION	DATE OF LAST REPORT	TOTAL AMOUNT OF RESOURCES	DUE DEPOSITORS OR SHAREHOLDERS	CAPITAL ACCOUNTS	OTHER LIABILITIES
TRUST COMPANIES:						
CONTINENTAL BANK NEW YORK TRUST COMPANY	NEW YORK	FEB 29, 1996	2,921,000		2,920,000	1,000
INVESTMENT COMPANIES:						
INTERNATIONAL FINANCE BANKING CORPORATION	NEW YORK	SEPT. 30, 1996	6,992,000		6,855,000	137,000

SCHEDULE C  
 PART 2. VOLUNTARY LIQUIDATIONS - FINAL DISSOLUTION FILED

NAME	LOCATION	DATE OF LAST REPORT	TOTAL AMOUNT OF RESOURCES	DUE DEPOSITORS OR SHAREHOLDERS	CAPITAL ACCOUNTS	OTHER LIABILITIES
TRUST COMPANIES:						
CONTINENTAL BANK NEW YORK TRUST COMPANY	NEW YORK	NOV. 1, 1996	-0-	-0-	-0-	-0-

**ANNUAL REPORT OF THE**  
**SCHEDULE C**  
**PART 2. VOLUNTARY LIQUIDATION - FINAL DISSOLUTION FILED**

NAME	LOCATION	DATE OF LAST REPORTS	TOTAL AMOUNT OF RESOURCES	DUE DEPOSITORS OR SHAREHOLDERS	CAPITAL ACCOUNTS	OTHER LIABILITIES
FOREIGN AGENCIES:						
BANCO NACIONAL	NEW YORK	FEB. 22, 1996	-0-	-0-	-0-	-0-
BANGKOK METROPOLITAN BANK PUBLIC	NEW YORK	AUG 26, 1996	5,000,000	-0-	-0-	-0-
BANK MELLI IRAN	NEW YORK	APR. 5, 1996	4,618,327	-0-	-0-	-0-
BANK SADERAT IRAN	NEW YORK	APR. 4, 1996	5,069,429	-0-	-0-	-0-
BANK SEPAH IRAN	NEW YORK	MAR. 20, 1996	1,155,019	-0-	-0-	-0-
CREDIT NACIONAL	NEW YORK	DEC. 31, 1996	-0-	-0-	-0-	-0-
HOKKAIDO BANK	NEW YORK	JUN. 28, 1996	-0-	-0-	-0-	-0-

## ANNUAL REPORT OF THE

SCHEDULE C  
PART 2. VOLUNTARY/LIQUIDATION - FINAL DISSOLUTION FILED

NAME	LOCATION	DATE OF LAST REPORTS	TOTAL AMOUNT OF RESOURCES	DUE DEPOSITORS OR SHAREHOLDERS	CAPITAL ACCOUNTS	OTHER LIABILITIES
FOREIGN BRANCHES:						
BANK OF KINKI, LTD	NEW YORK	SEPT. 30, 1996	-0-	-0-	-0-	-0-
DAWA BANK LTD	NEW YORK	FEB. 2, 1996	-0-	-0-	-0-	-0-
REOYBKUC NASE BANK LTD	NEW YORK	AUG. 26, 1996	-0-	-0-	-0-	-0-

**ANNUAL REPORT OF THE**  
SCHEDULE C

PART 2. VOLUNTARY/LIQUIDATION - FINAL DISSOLUTION FILED

NAME	LOCATION	DATE OF LAST REPORTS	TOTAL AMOUNT OF RESOURCES	DUE DEPOSITORS OR SHAREHOLDERS	CAPITAL ACCOUNTS	OTHER LIABILITIES
TRUST COMPANIES: BANK IN LICHTENSTEIN TRUST COMPANY	SAN FRANCISCO	SEPT. 30, 1995	4,209	4,171	4,171	38-
CANADIAN IMPERIAL BANK OF COMMERCE	NEW YORK	SEPT. 27, 1996	-0-	-0-	-0-	-0-
DAIWA BANK TRUST COMPANY	NEW YORK	JUN. 30, 1996	218,900,000	5,300,000	197,850,000	704,000

## ANNUAL REPORT OF THE

SCHEDULE C  
PART 2. VOLUNTARY LIQUIDATION - FINAL DISSOLUTION FILED

NAME	LOCATION	DATE OF LAST REPORTS	TOTAL AMOUNT OF RESOURCES	DUE DEPOSITORS OR SHAREHOLDERS	CAPITAL ACCOUNTS	OTHER LIABILITIES
INVESTMENT COMPANIES: BANESTO BANKING CORPORATION	NEW YORK	SEPT. 30, 1996	-0-	-0-	-0-	-0-

## ANNUAL REPORT OF THE

### Schedule D

#### Unclaimed Deposits of Dividends of Closed Institutions Held By The Superintendent of Banks at End of Year Part 1. Voluntary Liquidation

Date Funds Paid Over to Superintendent	Name of Institution	Unclaimed Deposits of Dividends Deposited with Superintendent	Paid by Superintendent to Claimants	Balance Unclaimed
Aug. 25, 1989	Imperial Employees Credit Union	\$65.67	\$0	\$65.67
Sept. 25, 1985	Proto Tool Employees Credit Union	1,024.55	0	1,024.55
Mar. 27, 1991	Safe Deposit Co. of NY	11,935.58	0	11,935.58
Nov. 28, 1990	Standard Safe Deposit Co. of NY	8,975.61	0	8,975.61
Mar. 29, 1995	Venezuelan American Banking Corp.	1,193.00	0	1,193.00
	Total	\$23,194.41	\$0	\$23,194.41



## SUPERINTENDENT OF BANKS

Schedule D  
Part 2 Involuntary Liquidation

Date Funds Paid Over to Superintendent	Name of Institution	Unclaimed Deposits of Dividends Deposits with Superintendent	Paid by Superintendent to Claimants	Balance Unclaimed
Apr. 1, 1988	Victoria Credit Corp.	\$562.06	\$0	\$562.06
	Total	\$562.06	\$0	\$562.06

SCHEDULE E: SUPPLEMENTARY BANKING STATISTICS  
 PART 1. PRINCIPAL BANKING AND LENDING FACILITIES  
 OF NEW YORK STATE AS OF DECEMBER 31, 1996  
 (Amounts in millions of Dollars)

	Number			Resources		
	NYC	Outside NYC	Total	NYC	Outside NYC	Total
<b>STATE CHARTER</b>						
Commercial Banks	91	50	142	\$318,077	\$86,101	\$404,178
Savings Banks	10	34	44	33,993	24,730	58,723
Savings and Loans	1	8	9	59	392	451
Licensed Lenders	0	23	23	0	1,358	1,358
Credit Unions	17	28	45	1,265	252	1,517
<i>Total State Charter</i>	119	144	263	\$353,394	\$112,832	\$466,227
<b>FEDERAL CHARTER</b>						
Commercial Banks	15	52	67	\$98,990	\$15,601	\$114,591
Savings Banks	15	15	30	27,824	16,299	44,123
Savings and Loans	4	18	22	8,368	9,630	17,998
Licensed Lenders	0	0	0	0	0	0
Credit Unions	157	498	655	2,515	14,483	16,998
<i>Total Federal Charter</i>	191	583	774	\$137,697	\$56,013	\$193,710
<b>GRAND TOTALS</b>						
Commercial Banks	106	102	209	\$417,067	\$101,702	\$518,769
Savings Banks	25	49	74	61,817	41,029	102,846
Savings and Loans	5	26	31	8,427	10,022	18,449
Licensed Lenders	0	23	23	0	1,358	1,358
Credit Unions	174	526	700	3,780	14,735	18,515
<b>TOTAL</b>	310	726	1,037	\$491,091	\$168,845	\$659,937

## ANNUAL REPORT OF THE

## SCHEDULE E

PART 2. ANALYSIS OF ACTIVITY OF LIFE INSURANCE DEPARTMENTS  
OF NEW YORK STATE SAVINGS BANKS DURING 1996

	ORDINARY INSURANCE		GROUP INSURANCE		TOTALS	
	Number	Amount	Policies	Certificates	Amount	Amount
1 End of Previous Year	420,990	5,907,831,792	184	161,605	16,836,772,369	22,744,604,161
2 Issues	12,118	317,117,901	6	97	4,316,304	321,434,205
3 Reinstatements	1,923	54,668,531				54,668,531
4 Other Net Increases		2,340,899	0	2,992	477,701,855	480,042,754
5 Total Increase, Lines 2-4	14,041	374,127,331	5	3,089	482,018,159	856,145,490
6 Additions by Dividends		22,797,646				22,797,646
7 Total, lines 1-6	435,031	6,304,756,769	189	164,694	17,318,790,528	23,623,547,297

## ANNUAL REPORT OF THE

## SCHEDULE E

PART 2. ANALYSIS OF ACTIVITY OF LIFE INSURANCE DEPARTMENTS  
OF NEW YORK STATE SAVINGS BANKS DURING 1996

	ORDINARY INSURANCE		GROUP INSURANCE			TOTALS	
	Number	Amount	Policies	Certificates	Amount	Amount	
Deductions							
8 Deaths	4,933	28,850,134		421	25,600,374	54,450,508	
9 Maturities	540	2,402,628				2,402,628	
10 Expirities	4,010	52,418,159				52,418,159	
11 Surrenders	8,520	138,394,552				138,394,552	
12 Lapses	6,827	184,190,650	6	921	58,044,622	242,235,272	
13 Conversions	387	9,279,184		498	62,575,000	71,854,184	
14 Net Decreases		4,822,166	11	12,644	291,806,614	296,628,780	
15 Total Deductions, Lines 8-14	24,217	420,357,473	17	14,484	438,026,610	858,384,083	
16 In Force, End of Year	410,814	5,884,399,296	172	150,210	16,880,763,918	22,765,163,214	

## ANNUAL REPORT OF THE

SCHEDULE E  
PART 3. HISTORICAL SUMMARY OF DATA FOR LIFE INSURANCE  
DEPARTMENTS OF NEW YORK STATE SAVINGS BANKS

As of December 31	No. of Ordinary Policies in Force	Group Insurance Policy Amount	Assets	Liabilities	Surplus	Premium Income	NUMBER OF BANKS	
							Issuing	Total Issuing and Agencies
1986	491,649	10,896,146,612	708,926,247	623,120,368	85,805,879	98,824,509	49	88
1987	482,544	13,291,290,563	744,950,344	658,840,518	86,109,826	107,161,458	48	87
1988	476,870	9,767,825,369	800,696,258	711,784,251	88,912,007	110,350,879	48	87
1989	470,604	10,893,733,013	844,643,031	753,902,094	90,735,880	113,792,025	47	83
1990	463,761	12,427,641,889	889,369,942	796,126,666	93,243,276	118,189,815	42	76
1991	454,990	14,247,020,960	943,302,959	845,195,914	98,107,045	125,175,379	39	73
1992	447,421	15,404,122,300	997,339,568	893,858,957	103,480,611	128,147,618	35	68
1993	438,974	16,915,530,849	1,046,037,071	940,084,733	105,952,288	132,356,630	31	64
1994	430,243	16,932,560,804	1,093,312,365	984,296,236	109,014,132	134,094,016	29	62
1995	420,990	16,836,772,369	1,135,760,987	1,024,863,279	110,897,708	135,519,662	25	64
1996	410,814	16,880,763,918	1,179,612,878	1,063,969,228	115,643,650	134,495,622	23	62

SCHEDULE E	
PART 4. NEW YORK STATE INSTITUTIONS AUTHORIZED TO ACT AS LIFE INSURANCE AGENCIES, DECEMBER 31, 1996	
Name	Location
Amsterdam Savings Bank, FSB	Amsterdam
Catskill Savings Bank	Catskill
Cayuga Savings Bank	Auburn
Cohoes Savings Bank	Cohoes
Community Mutual Savings Bank	Mount Vernon
Cortland Savings Bank	Cortland
Flushing Savings Bank, FSB	Flushing
Fulton Savings Bank	Fulton
Greene County Savings Bank	Catskill
Home Federal Savings Bank, FSB	Douglaston
The Hudson City Savings Institution	Hudson
Middletown Savings Bank	Middletown
The North Country Savings Bank	Ogdensburg
Northfield Savings Bank	Port Richmond
The Oneida Savings Bank	Oneida
Oswego City Savings Bank	Oswego
Oswego County Savings Bank	Oswego
Pawling Savings Bank	Pawling
Putnam County Savings Bank	Somers
Rhinebeck Savings Bank	Rhinebeck
Richmond County Savings Bank	West New Brighton
The Rome Savings Bank	Rome
Rondout Savings Bank	Kingston
The Savings Bank of Finger Lakes, FSB	Geneva
Sawyer Savings Bank	Saugerties
The Seneca Falls Savings Bank	Seneca Falls
Skaneateles Savings Bank	Skaneateles

SCHEDULE E PART 4. NEW YORK STATE INSTITUTIONS AUTHORIZED TO ACT AS LIFE INSURANCE AGENCIES, DECEMBER 31, 1996	
Staten Island Savings Bank	Stapleton
Walden Savings Bank	Walden
The Warwick Savings Bank	Warwick
New Frontier of Albion	Albion
AFS Service Corp	Amsterdam
AF Agency, Inc.	Lake Success
BFS Agency, Inc.	Brooklyn
ES&L Services, Inc.	Elmira
FS Agency, Inc.	Long Island City
LSS Associates, Inc.	Lake Shore
SSLA Services Corp	Schenectady
Walden Services Corp	Walden

SCHEDULE E  
PART 5. CONDENSED STATEMENT OF CONDITION OF NEW YORK  
STATE-CHARTERED AGENCIES AND BRANCHES OF  
FOREIGN BANKING CORPORATIONS  
(Amounts in millions of dollars)

Agencies	December 31		
# of Institutions	1996 49	1995 54	1994 57
<b>Assets</b>			
Cash & Balances with other banks	\$ 3,382.5	6,268.7	9,012.2
Bonds and corporate stock	8,086.3	9,040.3	7,999.7
Trading assets	1,974.3	1,519.4	635.5
FF* Sold & securities sold under repurchase agreements	3,674.2	5,152.8	6,471.5
Loans and overdrafts	21,989.7	25,304.3	21,783.9
Customers liabilities on acceptances outstanding	499.4	2,006.3	2,549.3
Due from own head office, branches & related institutions	2,192.2	1,537.1	1,464.4
Other assets	1,241.9	3,301.9	3,516.1
<b>Total Assets</b>	<b>43,040.5</b>	<b>54,130.8</b>	<b>53,432.6</b>
<b>Liabilities</b>			
Demand deposits	\$ 862.1	1,340.4	1,489.1
Time & saving deposits	19,521.5	22,463.5	21,811.1
FF purchased & securities purchased under repurchase	5,526.3	5,013.4	4,780.7
Other borrowed money	6,740.2	7,803.0	10,480.8
Liabilities on acceptances outstanding	504.5	2,040.7	2,599.6
Other liabilities	1,992.6	2,995.9	2,543.9
Total liabilities exclusive of amounts due to Head Office, branches etc.	35,147.2	41,656.9	43,705.2
Due to head office, branches and related institutions	7,893.3	12,473.9	9,727.4
<b>Total Liabilities</b>	<b>\$ 43,040.5</b>	<b>54,130.8</b>	<b>53,432.6</b>

\* Federal Funds



## SUPERINTENDENT OF BANKS

SCHEDULE E  
PART 5. CONDENSED STATEMENT OF CONDITION OF NEW YORK  
STATE-CHARTERED AGENCIES AND BRANCHES OF  
FOREIGN BANKING CORPORATIONS  
(Amounts in millions of dollars)

Branches	December 31		
	1996	1995	1994
	# of Institutions	141	142
# of Offices	183	188	188
<b>Assets</b>			
Cash & Balances with other banks	\$ 83,243.9	90,384.8	120,812.2
Bonds and corporate stock	86,685.1	72,307.0	65,324.5
Trading assets	55,063.6	41,798.1	7,797.2
FF Sold & securities sold under repurchase agreements	42,049.8	41,267.5	46,285.2
Loans and overdrafts	193,375.6	158,953.2	148,944.7
Customers liabilities on acceptances outstanding	5,811.0	4,706.4	6,211.9
Due from own head office, branches & related institutions	56,135.0	49,747.7	49,976.3
Other assets	20,017.9	27,377.8	41,766.2
<b>Total Assets</b>	<b>542,381.9</b>	<b>486,542.5</b>	<b>487,118.2</b>
<b>Liabilities</b>			
Demand deposits	\$ 6,089.7	6,119.0	5,700.0
Time & saving deposits	306,090.8	277,616.7	298,971.2
FF purchased & securities purchased under repurchase	69,019.0	57,828.5	50,510.8
Other borrowed money	42,177.8	36,649.5	41,547.6
Liabilities on acceptances outstanding	5,965.5	4,951.1	6,502.1
Other liabilities	63,181.6	64,034.6	39,831.0
Total liabilities exclusive of amounts due to HO, branches etc.	492,524.4	447,199.4	443,062.7
ue to head office, branches and related institutions	49,857.5	39,343.1	44,055.5
<b>Total Liabilities</b>	<b>\$ 542,381.9</b>	<b>486,542.5</b>	<b>487,118.2</b>

## ANNUAL REPORT OF THE

Schedule F  
Banking Department

## Organization and Maintenance

## Part 1. Department Roster\*

NAME	TITLE	Compensation Per Annum
Neil D. Levin	Superintendent of Banks	\$90,832
Elizabeth McCaul	First Deputy Superintendent of Banks	\$92,000
Edmund P Rogers III	Deputy Superintendent & Counsel	\$99,936
Stacey M. Cooper	Deputy Superintendent of Banks	\$92,000
Arthur A. Gelman	First Assistant Counsel	\$90,608
Steven Barras	Assistant Counsel	\$90,608
Cathy Weintraub	Director-Economic Research	\$80,000
Joseph Caiola	Chief Banking Department Investigator	\$80,000
Gerald A. Schwartz	Supervising Confidential Investigator	\$81,448
Christopher J. McCarthy	Assistant Counsel	\$80,000
Phyllis A. Linker	Director Internal Audit	\$73,682
Claire Silberman	Assistant Counsel	\$70,000
Victor R. Cruz	Supervising Confidential Investigator	\$69,711
Inwin Nack	Supervising Confidential Investigator	\$64,415
Sheila Tandy	Supervising Confidential Investigator	\$64,415
Ralph M. Fatigate, Jr.	Supervising Confidential Investigator	\$64,415
Michael F. Barry	Public Information Officer	\$58,000
Randee M. Berman	Assistant to the Superintendent	\$43,641
Suzanne C. Balsamo	Assistant to the Superintendent	\$43,641
Vincent Orsini	Confidential Aide	\$25,000

\*This is a listing of Banking Department staff as required by Section 43(9) of the Banking Law, as amended by Chapter 327, Laws of 1979.

Salaries and filled positions are effective April 4, 1996.

Employees in New York City receive an additional \$768 location pay per annum.

## ANNUAL REPORT OF THE

SCHEDULE F  
PART 2. BANKING DEPARTMENT - MAINTENANCE  
APPROPRIATIONS AND EXPENSES  
FOR THE FISCAL YEAR 1995-1996

**Appropriations:**

1995-96 Appropriations available	\$48,372,400.00
Expenditures from appropriation:	
Personal Service	\$26,936,376.33
Non-Personal Service	\$15,795,496.03
<b>TOTAL EXPENDITURES FROM APPROPRIATION</b>	<b>\$42,731,872.36</b>

**Other Expenses:**

Charges by other state agencies and departments	\$680,453.91
<b>TOTAL OTHER EXPENSES</b>	<b>\$680,453.91</b>

**TOTAL EXPENSES OF THE BANKING DEPARTMENT \$43,412,326.27**

All the expenses incurred in and about the conduct of the business of the Banking Department are paid from the General Fund of the State Treasury. The industry supervised has been levied an assessment by the Department to ensure that funds are available in the State Treasury to cover the expenses of the Department. Thus, the cost of maintaining the Department is entirely paid by the institutions under its supervision.

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